Form 5500

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

▶ Complete all entries in accordance with the instructions to the Form 5500.

OMB Nos. 1210-0110 1210-0089

2012

This Form is Open to Public Inspection

						inspection		
Part I	Annual Report Identific							
For calendar plan year 2012 or fiscal plan year beginning 07/01/2012 and ending 06/30/2013								
A This r	eturn/report is for:	a multiemployer plan;	H	e-employer plan; or				
		x a single-employer plan;	a DFE (s	pecify)				
B This r	eturn/report is:	the first return/report;	=	return/report;				
		an amended return/report;	a short p	lan year return/report (les	ss than 12 m	onths).		
C If the	plan is a collectively-bargained pla	an, check here				• 🗍		
D Check	s box if filing under:	Form 5558;	automatio	c extension;	th	e DFVC program;		
	3	special extension (enter desc	cription)					
Part I	I Basic Plan Information	on—enter all requested informa	tion					
1a Nam		onter an requested informa	alon .		1b	Three-digit plan		
	CHOW DDS PA MONEY PURCH	HASE PENSION PLAN				number (PN) ▶	001	
					1c	Effective date of pl	an	
0:		 			01	07/01/1986		
2a Plan	sponsor's name and address; inc	lude room or suite number (emp	loyer, if for a single-	employer plan)	26	Employer Identifica Number (EIN)	ation	
WIDEAN	CHOW DDS PA					64-0730998		
*** 527					2c	Sponsor's telephor	 ne	
W DEAN	CHOW					number		
1821 5TH	H STREET NORTH	1821 5TH	STREET NORTH		0.1	662-328-541		
COLUME	BUS, MS 39705	COLUMBL	JS, MS 39705		20	Business code (se instructions)	е	
						621210		
Coution	A namalty far the late or incom	ulata filing of this vatuus/vanan	t will be seened to	unlana vananahla asuu	o io ootobli	ah a d		
	A penalty for the late or incom- nalties of perjury and other penalt							
	ts and attachments, as well as the							
SIGN	Filed with authorized/valid electro	nic signature.	11/26/2013	WESLEY CHOW				
HERE	Signature of plan administrator		Date		of individual signing as plan administrator			
	orginatare or plan daminionate		Duto	Enternance of marriad	ar orgriirig ao	pian administrator		
SIGN								
HERE	Signature of employer/plan sp		Data	Enter name of individu	al aigning ag	ampleyer or plan on		
	Signature of employer/plan sp	onsor	Date	Enter name or individu	ai signing as	employer of plan sp	ONSO	
SIGN								
HERE								
Preparer	Signature of DFE s name (including firm name, if an	onlicable) and address: include r	Date	Enter name of individu	0 0	DFE telephone number		
Troparci	3 name (including initi hame, if ap	plicable, and address, moldde it	don' di dalle nambe	i. (optional)	(optional)	telepriorie ridiribei		

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3a	Plan administrator's name and address Same as Plan Sponsor Name	Same as Plan Sponsor Address	3b Administrator's EIN 64-0730998			
W	DEAN CHOW DDS PA DEAN CHOW 21 5TH STREET NORTH		3c Administrator's telephone number			
	DLUMBUS, MS 39705		662-328-5411			
4	If the name and/or EIN of the plan sponsor has changed since the last return EIN and the plan number from the last return/report:	n/report filed for this plan, enter the name,	4b EIN			
а			4c PN			
5	Total number of participants at the beginning of the plan year		-			
6	Number of participants as of the end of the plan year (welfare plans complete	e only lines 6a. 6b. 6c. and 6d).	5 2			
			_			
а	Active participants		. 6a 2			
b	Retired or separated participants receiving benefits		. 6b			
С	Other retired or separated participants entitled to future benefits		. 6c			
d	Subtotal. Add lines 6a , 6b , and 6c		. 6d 2			
е	Deceased participants whose beneficiaries are receiving or are entitled to re-	ceive denefits	. 6e			
f	Total. Add lines 6d and 6e		. 6f 2			
g	Number of participants with account balances as of the end of the plan year	. 6g 2				
	complete this item)		. 09 2			
h	Number of participants that terminated employment during the plan year with less than 100% vested	. 6h				
7	Enter the total number of employers obligated to contribute to the plan (only		. 7			
8a	If the plan provides pension benefits, enter the applicable pension feature co	odes from the List of Plan Characteristics Cod	es in the instructions:			
	ZA ZC ZH SD					
b	b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:					
9a	Plan funding arrangement (check all that apply) (1) Insurance	9b Plan benefit arrangement (check all that (1) Insurance	at apply)			
	(2) Code section 412(e)(3) insurance contracts	(2) Code section 412(e)(3)	insurance contracts			
	(3) Trust	(3) X Trust				
10	(4) General assets of the sponsor Check all applicable boxes in 10a and 10b to indicate which schedules are a	(4) General assets of the s				
			bei attached. (See instructions)			
а	Pension Schedules (1) R (Retirement Plan Information)	b General Schedules	· · · · ('- · ·)			
		(1) H (Financial Inform	•			
	(2) MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan	(2) X I (Financial Inform (3) A (Insurance Inform	nation – Small Plan)			
	actuary	(4) C (Service Provide				
	(3) SB (Single-Employer Defined Benefit Plan Actuarial	—————————————————————————————————————	ing Plan Information)			
	Information) - signed by the plan actuary	(6) G (Financial Trans	saction Schedules)			

SCHEDULE I (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Financial Information—Small Plan

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

File as an attachment to Form 5500.

OMB No. 1210-0110

2012

This Form is Open to Public Inspection

For calendar plan year 2012 or fiscal plan year beginning 07/01/2012	and ending 06/30/2013
A Name of plan W DEAN CHOW DDS PA MONEY PURCHASE PENSION PLAN	B Three-digit 001
C Plan sponsor's name as shown on line 2a of Form 5500 W DEAN CHOW DDS PA	D Employer Identification Number (EIN) 64-0730998

Complete Schedule I if the plan covered fewer than 100 participants as of the beginning of the plan year. You may also complete Schedule I if you are filing as a small plan under the 80-120 participant rule (see instructions). Complete Schedule H if reporting as a large plan or DFE.

Part I Small Plan Financial Information

Report below the current value of assets and liabilities, income, expenses, transfers and changes in net assets during the plan year. Combine the value of plan assets held in more than one trust. Do not enter the value of the portion of an insurance contract that guarantees during this plan year to pay a specific dollar benefit at a future date. Include all income and expenses of the plan including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar.

1	Plan Assets and Liabilities:		(a) Beginning of Year	(b) End of Year
а	Total plan assets	. 1a	530646	593331
b	Total plan liabilities	. 1b		
С	Net plan assets (subtract line 1b from line 1a)	1c	530646	593331
2	Income, Expenses, and Transfers for this Plan Year:		(a) Amount	(b) Total
а	Contributions received or receivable:			
	(1) Employers	. 2a(1)		
	(2) Participants	. 2a(2)	21653	
	(3) Others (including rollovers)	2a(3)		
b	Noncash contributions	. 2b		
С	Other income	. 2c	45440	
d	Total income (add lines 2a(1), 2a(2), 2a(3), 2b, and 2c)	. 2d		67093
е	Benefits paid (including direct rollovers)	. 2e		
f	Corrective distributions (see instructions)	. 2f		
g	Certain deemed distributions of participant loans (see instructions)	. 2g		
h	Administrative service providers (salaries, fees, and commissions)	. 2h		
i	Other expenses	. 2i	4408	
j	Total expenses (add lines 2e, 2f, 2g, 2h, and 2i)	. 2j		4408
k	Net income (loss) (subtract line 2j from line 2d)	. 2k		62685
	Transfers to (from) the plan (see instructions)	. 2I		

3 Specific Assets: If the plan held assets at anytime during the plan year in any of the following categories, check "Yes" and enter the current value of any assets remaining in the plan as of the end of the plan year. Allocate the value of the plan's interest in a commingled trust containing the assets of more than one plan on a line-by-line basis unless the trust meets one of the specific exceptions described in the instructions.

			Yes	No	Amount
а	Partnership/joint venture interests	3a		X	
b	Employer real property	3b		X	
	Real estate (other than employer real property)			X	
d	Employer securities	3d		X	
е	Participant loans	3e		X	

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Schedule I (Form 5500) 2012

		Γ	V	NI-	A 1	
24	Lacra (athen the markining rate)	01	Yes	No X	Amount	
3t	Loans (other than to participants)	3f		X		
g	Tangible personal property	3g		^		
Pa	rt II Compliance Questions					
4	During the plan year:		Yes	No	Amount	
а	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X		
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of plan year or classified during the year as uncollectible? Disregard participant loans secured by the participant's account balance.	4b		X		
С	Were any leases to which the plan was a party in default or classified during the year as uncollectible?	4c		X		
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a.)	4d		X		
е	Was the plan covered by a fidelity bond?	4e		X		
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X		
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X		
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		Х		
i	Did the plan at any time hold 20% or more of its assets in any single security, debt, mortgage, parcel of real estate, or partnership/joint venture interest?	4i		X		
j	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4j		Х		
k	Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? If "No," attach an IQPA's report or 2520.104-50 statement. (See instructions on waiver eligibility and conditions.)	4k	X			
I	Has the plan failed to provide any benefit when due under the plan?	41		X		
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X		
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	4n				
5a	Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If "Yes," enter the amount of any plan assets that reverted to the employer this year	Ye	s XN	lo A	mount:	
5b	If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identransferred. (See instructions.)	ntify t	he plan	(s) to w	hich assets or liabilities	were
	5b(1) Name of plan(s)			5b(2)	EIN(s) 5b	(3) PN(s)
Par	t III Trust Information (optional)					
Part III Trust Information (optional) 6a Name of trust				6b Tr	ıst's EIN	
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