## Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

## Short Form Annual Return/Report of Small Employee Benefit Plan

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

1210-0089

OMB Nos. 1210-0110

2013

This Form is Open to Public Inspection

Pension Be	Penefit Guaranty Corporation  Complete all entries in accorda	nce with the instruc	tions to the Form 5500	SF.		•		
Part I	Annual Report Identification Information							
For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013								
A This ret	A This return/report is for:					oant plan		
B This return/report is: ☐ the first return/report ☐ the first return/report								
	an amended return/report a short plan year return/report (less than 12 months)							
C Check b	box if filing under: Form 5558	utomatic extension		DFVC program				
	special extension (enter description)							
Part II	Basic Plan Information—enter all requested information	on						
1a Name	of plan			1b	Three-digit			
HEARING & SPEECH CENTER OF FLORIDA, INC. 401K PLAN				plan number				
				(PN) <b>•</b>	002			
			1C	Effective date of	•			
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)			employer plan)	2h	O1/01			
	SPEECH CENTER OF FLORIDA, INC.	ployer, ir for a sirigic-	employer plan)	<b>2b</b> Employer Identification Number (EIN) 59-0668488				
					2c Sponsor's telephone number			
	ND STREET,				305-27			
MIAMI, FL 3	3173-5457			2d	see instructions)			
					81299			
	dministrator's name and address		Sponsor Address	3b	Administrator's I 59-06	EIN 68488		
HEARING & S	SPEECH CENTER OF FLORIDA, INC. 9425 SW 72ND S MIAMI, FL 33173	STREET, 3-5457	-	3c		elephone number		
	,			305-271-7343				
	name and/or EIN of the plan sponsor has changed since the las	t return/report filed fo	r this plan, enter the	4b	EIN			
name, EIN, and the plan number from the last return/report. <b>a</b> Sponsor's name			4c	PN				
5a Total number of participants at the beginning of the plan year			5a		9			
<b>b</b> Total r	number of participants at the end of the plan year		·····-	5b		0		
C Numb	er of participants with account balances as of the end of the pla	n year (defined bene	fit plans do not					
	lete this item)			5c		0		
	all of the plan's assets during the plan year invested in eligible	· ·	•			X Yes   No		
	b Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.)							
	answered "No" to either line 6a or line 6b, the plan cannot							
C If the p	plan is a defined benefit plan, is it covered under the PBGC insu	ırance program (see	ERISA section 4021)?	$\square$	Yes No	Not determined		
Caution: A	A penalty for the late or incomplete filing of this return/report	rt will be assessed i	inless reasonable caus	eo ie	ostablished	•		
	alties of perjury and other penalties set forth in the instructions,					ahla a Schadula		
			skarringa tina retarrinep	O11, 111		abic, a octiculic		
	edule MB completed and signed by an enrolled actuary, as well		sion of this return/report,	and t	to the best of my	knowledge and		
			sion of this return/report,	and t	to the best of my	knowledge and		
belief, it is t	edule MB completed and signed by an enrolled actuary, as well		sion of this return/report,	and t	to the best of my	knowledge and		
	edule MB completed and signed by an enrolled actuary, as well true, correct, and complete.  Filed with authorized/valid electronic signature.	as the electronic vers	BEATRIZ LEON					
sign HERE	edule MB completed and signed by an enrolled actuary, as well true, correct, and complete.	as the electronic vers	, ·					
belief, it is t	edule MB completed and signed by an enrolled actuary, as well true, correct, and complete.  Filed with authorized/valid electronic signature.  Signature of plan administrator	07/21/2014  Date	BEATRIZ LEON  Enter name of individu	ıal sig	ning as plan adn	ninistrator		
SIGN HERE SIGN HERE	edule MB completed and signed by an enrolled actuary, as well true, correct, and complete.  Filed with authorized/valid electronic signature.  Signature of plan administrator  Signature of employer/plan sponsor	07/21/2014  Date  Date	BEATRIZ LEON  Enter name of individu  Enter name of individu	ıal sig ıal sig	ning as plan adn	ninistrator r or plan sponsor		
SIGN HERE SIGN HERE	edule MB completed and signed by an enrolled actuary, as well true, correct, and complete.  Filed with authorized/valid electronic signature.  Signature of plan administrator  Signature of employer/plan sponsor name (including firm name, if applicable) and address; include it	07/21/2014  Date  Date	BEATRIZ LEON  Enter name of individu  Enter name of individu	ıal sig ıal sig	ning as plan adn ning as employe arer's telephone	ninistrator  r or plan sponsor number (optional)		
SIGN HERE SIGN HERE Preparer's EJREYNOL EJREYNOL	edule MB completed and signed by an enrolled actuary, as well true, correct, and complete.  Filed with authorized/valid electronic signature.  Signature of plan administrator  Signature of employer/plan sponsor  name (including firm name, if applicable) and address; include in DS, INC.  DS, INC.	07/21/2014  Date  Date	BEATRIZ LEON  Enter name of individu  Enter name of individu	ıal sig ıal sig	ning as plan adn	ninistrator  r or plan sponsor number (optional)		
SIGN HERE SIGN HERE Preparer's EJREYNOL EJREYNOL 9050 PINES	edule MB completed and signed by an enrolled actuary, as well true, correct, and complete.  Filed with authorized/valid electronic signature.  Signature of plan administrator  Signature of employer/plan sponsor name (including firm name, if applicable) and address; include in DS, INC. DS, INC. BBLVD, #110	07/21/2014  Date  Date	BEATRIZ LEON  Enter name of individu  Enter name of individu	ıal sig ıal sig	ning as plan adn ning as employe arer's telephone	ninistrator  r or plan sponsor number (optional)		
SIGN HERE SIGN HERE Preparer's EJREYNOL EJREYNOL 9050 PINES	edule MB completed and signed by an enrolled actuary, as well true, correct, and complete.  Filed with authorized/valid electronic signature.  Signature of plan administrator  Signature of employer/plan sponsor  name (including firm name, if applicable) and address; include in DS, INC.  DS, INC.	07/21/2014  Date  Date	BEATRIZ LEON  Enter name of individu  Enter name of individu	ıal sig ıal sig	ning as plan adn ning as employe arer's telephone	ninistrator  r or plan sponsor number (optional)		

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Part III   Financial Information										
7	Plan Assets and Liabilities			ar	(b) End of Y				ear	
<u>.</u>	Total plan assets	7a	(a) Beginning of Tea				(b) End of Year		)	
	Total plan liabilities	7b			+					
	Net plan assets (subtract line 7b from line 7a)	7c	4227	42273			0			)
8	Income, Expenses, and Transfers for this Plan Year	70			+		(b) :	Total		
	Contributions received or receivable from:		(a) Amount				(b)	IOLAI		
	(1) Employers	8a(1)								
	(2) Participants	8a(2)	139	9						
	(3) Others (including rollovers)	8a(3)								
b	Other income (loss)	8b	809	1						
С	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c							9490	)
	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	5124	2						
е	Certain deemed and/or corrective distributions (see instructions)	8e								
f	Administrative service providers (salaries, fees, commissions)	8f	52	1						
g	Other expenses	8g								
h	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h							51763	3
	Net income (loss) (subtract line 8h from line 8c)	8i							-42273	3
j	Transfers to (from) the plan (see instructions)	8j								
Pai	t IV Plan Characteristics	٠,								
	9a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:  2F 2G 2J 2K 3D									
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:										
Par	t V Compliance Questions									
10	•				Yes	No		A		
	During the plan year:	tiono withi	n the time period described in	1	162	NO	No Amount			
	<ul> <li>Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)</li> <li>Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported</li> </ul>			10a		X				
N	on line 10a.)		10b		X					
c	Was the plan covered by a fidelity bond?			10c		Χ				
d	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud					X				
	or dishonesty?			10d						
е	Were any fees or commissions paid to any brokers, agents, or oth insurance service, or other organization that provides some or all	•	,							
	instructions.)		. `	10e		X				
f	Has the plan failed to provide any benefit when due under the plan	n?		10f		Χ				
g	Did the plan have any participant loans? (If "Yes " enter amount a	Did the plan have any participant loans? (If "Yes," enter amount as of year end.)				Χ				
h				10g 10h		X				
i	If 10h was answered "Yes," check the box if you either provided the exceptions to providing the notice applied under 29 CFR 2520.10	ne required	d notice or one of the	10ii						
Dow		1-0		101						
Part	· ·		V II instructions and		Cabaa	dula Of	) /Farra	1		
	Is this a defined benefit plan subject to minimum funding requirem 5500) and line 11a below)				<u></u>				Yes	No
_11a	11a Enter the unpaid minimum required contribution for current year from Schedule SB (Form 5500) line 39									
12	Is this a defined contribution plan subject to the minimum funding			e or se	ection	302 of	ERISA?		Yes	X No
	(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below,									
<b>a</b> If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the letter ruling granting the waiver										
If	you completed line 12a, complete lines 3, 9, and 10 of Schedule	e MB (For	m 5500), and skip to line 13.		-		П			
b	Enter the minimum required contribution for this plan year					12b				

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raye	J		

С	Enter the amount contributed by the employer to the plan for this plan year	12c				
d	Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount)	12d				
е			Yes	No	N/A	
Part	VII Plan Terminations and Transfers of Assets					
13a	Has a resolution to terminate the plan been adopted in any plan year?	. X	Yes No			
	If "Yes," enter the amount of any plan assets that reverted to the employer this year	. 13a	(			
b	Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the of the PBGC?	control	X Yes No			
С	If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) which assets or liabilities were transferred. (See instructions.)	to				
	·		N(s)	<b>13c(3)</b> PN(s)		
Part	VIII Trust Information (optional)					
14a	Name of trust	<b>14b</b> ⊺ı	rust's EIN			