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).

2013

OMB Nos. 1210-0110

1210-0089

This Form is Open to Public Inspection

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	art I	Annual Report	Identific	ation Information	on							
For	calenda	lar plan year 2013 or fis	scal plan ye	ear beginning 01/	/01/2013		and ending	12/31/	2013			
Α -	This ret	turn/report is for:	× a sing	le-employer plan	an	nultiple-employer pla	an (not multiemployer)	yer) a one-participant plan				
В	This ret	turn/report is:	the firs	st return/report	the	final return/report						
			an am	nended return/report	a sh	nort plan year return	/report (less than 12 r	nonths)			
C	Check I	box if filing under:	Form 9	5558	aut	tomatic extension			DFVC progra	ım		
			specia	al extension (enter de	escription)							
Pa	rt II	Basic Plan Info	rmation-	enter all requested	informatio	n						
1a	Name	of plan						1b	Three-digit			
REAL	TIME	TRADERS COM INC 4	401 K PRO	FIT SHARING PLAN	N TRUST				plan number	004		
								10	(PN) Effective date or	001		
								'	01/01/	•		
		ponsor's name and add		ude room or suite nur	mber (empl	oyer, if for a single-	employer plan)	2b Employer Identification Number (EIN) 16-1577893				
								2c	Sponsor's telep	hone number		
1325	NORTI	H FORREST DRIVE						716-688-0025				
		NY 14221						2d	2d Business code (see instructions) 451212			
3a	Plan a	administrator's name an	nd address	XSame as Plan Sp	onsor Nam	e Same as Plan	Sponsor Address	3b	Administrator's I	EIN		
								30	telephone number			
									Administrator 3	telephone number		
4		name and/or EIN of the e, EIN, and the plan nur				return/report filed fo	r this plan, enter the	4b	EIN			
а		sor's name	iliber ilolli t	ine last return/report.				4c	PN			
5a	Total r	number of participants	at the begi	inning of the plan yea	ar			. 5a		7		
b	Total r	number of participants	at the end	of the plan year				. 5b				
C Number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item)								· JU		6		
								. 5c		6		
6a	compl	lete this item)	account ba		of the plan	year (defined bene	fit plans do not	. 5c				
_	Were Are yo	e all of the plan's assets ou claiming a waiver of	account ballss during the	e plan year invested i	in eligible as	year (defined bene- ssets? (See instruct	fit plans do not cions.)d public accountant (10	. 5c		Yes No		
_	Were Are you	e all of the plan's assets ou claiming a waiver of r 29 CFR 2520.104-46?	account balls ac	e plan year invested i il examination and re ructions on waiver eli	in eligible asport of an in	year (defined bene	fit plans do not cions.)d public accountant (IG	. 5c		1		
b	Were Are you under If you	e all of the plan's assets ou claiming a waiver of 29 CFR 2520.104-467 a answered "No" to ei	account balls as during the of the annual (See instruction) (See i	e plan year invested i il examination and re ructions on waiver eli ia or line 6b, the pla	in eligible as eport of an in igibility and an cannot u	year (defined bene- ssets? (See instruct independent qualifier conditions.)sse Form 5500-SF	tions.)d public accountant (Id	. 5c	n 5500.	Yes No		
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Part III Financial Information										
7	Plan Assets and Liabilities		(a) Beginning of Yea	ar			(b) En	d of Y	ear	
a	Total plan assets	7a	101				1696			3
	Total plan liabilities	7b		0			0)
	Net plan assets (subtract line 7b from line 7a)	7c	101	6					1696	3
8	Income, Expenses, and Transfers for this Plan Year		(a) Amount				(b)	Total		
	Contributions received or receivable from:		(4) / 1110 4111				()			
	(1) Employers	8a(1)		0						
	(2) Participants	8a(2)	68	0						
	(3) Others (including rollovers)	8a(3)		0						
b	Other income (loss)	8b		0						
С	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c							680)
d	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d		0						
e	Certain deemed and/or corrective distributions (see instructions)	8e		0						
f	Administrative service providers (salaries, fees, commissions)	8f		0						
g	Other expenses	8g		0						
h	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h							(0
<u>i</u>	Net income (loss) (subtract line 8h from line 8c)	8i							680)
j	Transfers to (from) the plan (see instructions)	8j		0						
Pai	t IV Plan Characteristics									
9a	If the plan provides pension benefits, enter the applicable pension 2A 2E 2G 2J 2T 3D	feature co	des from the List of Plan Char	acteris	stic Co	des in	the instr	uction	s:	
b	If the plan provides welfare benefits, enter the applicable welfare fe	eature cod	es from the List of Plan Chara	cterist	ic Cod	les in t	he instru	ctions		
Par	t V Compliance Questions									
10	During the plan year:				Yes	No		Δm	ount	
	 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) 					X		7	<u> </u>	
b	Were there any nonexempt transactions with any party-in-interest on line 10a.)	? (Do not	include transactions reported	10a 10b		X				
						X				
C				10c						
d	or dishonesty?			10d		X				
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		X				
g	Did the plan have any participant loans? (If "Yes." enter amount a	d the plan have any participant loans? (If "Yes," enter amount as of year end.)				Χ				
h		this is an individual account plan, was there a blackout period? (See instructions and 29 CFR				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	10h 10i						
Dort		1-0		101						
Part VI Pension Funding Compliance 11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form										
	5500) and line 11a below)				······				Yes	X No
	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			or se	ction (302 of	ERISA?		Yes	X No
	(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below,						<u> </u>			
a 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										
	you completed line 12a, complete lines 3, 9, and 10 of Schedule	•								
h	Enter the minimum required contribution for this plan year					12b				

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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	Will the minimum funding amount reported on line 12d be met by the funding deadline?		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?	Y	es X 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 coof the PBGC?	ontrol		Yes X No			
C If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)							
1	3c(1) Name of plan(s):	c(2) Ell	V(s)	13c(3) PN(s)			
Part	VIII Trust Information (optional)						
14a	Name of trust	14b Trust's EIN					