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

2013

This Form is Open to Public Inspection

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 return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan; or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [ ] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
CERTILMAN BALIN ADLER & HYMAN, LLP SALARY REDUCTION & BONUS DEFERRAL PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 03/01/1997

2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)

CERTILMAN BALIN ADLER & HYMAN, LLP

90 MERRICK AVE
EAST MEADOW, NY 11554

2b Employer Identification Number (EIN)
11-6188872

2c Sponsor's telephone number
516-296-7089

2d Business code (see instructions)
541110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	07/29/2014	THEODORE REICH
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	07/29/2014	BERNARD HYMAN
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional)

Preparer's telephone number (optional)

3a Plan administrator's name and address ☐ Same as Plan Sponsor Name ☐ Same as Plan Sponsor Address

CERTILMAN BALIN ADLER & HYMAN, LLP

90 MERRICK ROAD
EAST MEADOW, NY 11554

3b Administrator's EIN
11-6188872

3c Administrator's telephone number
516-296-7000

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:

a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	173
6	Number of participants as of the end of the plan year (welfare plans complete only lines **6a, 6b, 6c,** and **6d**).		
a	Active participants	**6a**	134
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	33
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	167
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	167
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	167
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	2
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2A 2E 2F 2G 2J 2K 3D

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)	X	Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)	X	Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	X	**R** (Retirement Plan Information)
(2)		**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)		**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	X		**H** (Financial Information)
(2)			**I** (Financial Information – Small Plan)
(3)	X	2	**A** (Insurance Information)
(4)	X		**C** (Service Provider Information)
(5)	X		**D** (DFE/Participating Plan Information)
(6)			**G** (Financial Transaction Schedules)

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2013

This Form is Open to Public Inspection

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan
CERTILMAN BALIN ADLER & HYMAN, LLP SALARY REDUCTION & BONUS DEFERRAL PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
CERTILMAN BALIN ADLER & HYMAN, LLP

D Employer Identification Number (EIN)
11-6188872

Part I **Information Concerning Insurance Contract Coverage, Fees, and Commissions** Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier

HARTFORD LIFE INSURANCE COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
06-0974148	88072	GA-807999	0	01/01/2013	12/31/2013

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
28423	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

SIGNATURE SECURITIES GROUP
29 WEST 38 STREET
9TH FLOOR
NEW YORK, NY 10018

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	**(d)** Purpose	**(e)** Organization code
28423			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	**(d)** Purpose	**(e)** Organization code

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	**4**	0
5	Current value of plan's interest under this contract in separate accounts at year end	**5**	0

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶ AS PER RULES OF INSURANCE CONTRACT

b	Premiums paid to carrier	**6b**	
c	Premiums due but unpaid at the end of the year	**6c**	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	**6d**	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity (3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee (3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			**7b**	0
c	Additions: (1) Contributions deposited during the year	**7c(1)**	0		
	(2) Dividends and credits	**7c(2)**	0		
	(3) Interest credited during the year	**7c(3)**	0		
	(4) Transferred from separate account	**7c(4)**	0		
	(5) Other (specify below)	**7c(5)**	0		
	▶ N/A				
	(6) Total additions			**7c(6)**	0
d	Total of balance and additions (add lines **7b** and **7c(6)**)			**7d**	0
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	**7e(1)**	0		
	(2) Administration charge made by carrier	**7e(2)**	0		
	(3) Transferred to separate account	**7e(3)**	0		
	(4) Other (specify below)	**7e(4)**	0		
	▶ N/A				
	(5) Total deductions			**7e(5)**	0
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			**7f**	0

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision)	**b** ☐ Dental	**c** ☐ Vision	**d** ☐ Life insurance
e ☐ Temporary disability (accident and sickness)	**f** ☐ Long-term disability	**g** ☐ Supplemental unemployment	**h** ☐ Prescription drug
i ☐ Stop loss (large deductible)	**j** ☐ HMO contract	**k** ☐ PPO contract	**l** ☐ Indemnity contract
m ☐ Other (specify) ▶			

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount			**10b**	

Specify nature of costs ▶

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2013

This Form is Open to Public Inspection

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan
CERTILMAN BALIN ADLER & HYMAN, LLP SALARY REDUCTION & BONUS DEFERRAL PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
CERTILMAN BALIN ADLER & HYMAN, LLP

D Employer Identification Number (EIN)
11-6188872

Part I **Information Concerning Insurance Contract Coverage, Fees, and Commissions** Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier

JOHN HANCOCK NEW YORK

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
13-3646501	86375	800297	167	01/01/2013	12/31/2013

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
83227	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

SIGNATURE SECURITIES GROUP CORP
1225 FRANKLIN AVENUE
2ND FLOOR
GARDEN CITY, NY 11530

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	**(d)** Purpose	**(e)** Organization code
83227			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	**(d)** Purpose	**(e)** Organization code

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	**4**	0
5	Current value of plan's interest under this contract in separate accounts at year end	**5**	30855836

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	**6b**	
c	Premiums due but unpaid at the end of the year	**6c**	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.	**6d**	

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			**7b**	0
c	Additions: (1) Contributions deposited during the year	**7c(1)**	0		
	(2) Dividends and credits	**7c(2)**	0		
	(3) Interest credited during the year	**7c(3)**	0		
	(4) Transferred from separate account	**7c(4)**	0		
	(5) Other (specify below)	**7c(5)**	0		
	▶ N/A				
	(6)Total additions			**7c(6)**	0
d	Total of balance and additions (add lines **7b** and **7c(6)**).			**7d**	0
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	**7e(1)**	0		
	(2) Administration charge made by carrier	**7e(2)**	0		
	(3) Transferred to separate account	**7e(3)**	0		
	(4) Other (specify below)	**7e(4)**	0		
	▶ N/A				
	(5) Total deductions			**7e(5)**	0
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			**7f**	0

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision)	**b** ☐ Dental	**c** ☐ Vision	**d** ☐ Life insurance
e ☐ Temporary disability (accident and sickness)	**f** ☐ Long-term disability	**g** ☐ Supplemental unemployment	**h** ☐ Prescription drug
i ☐ Stop loss (large deductible)	**j** ☐ HMO contract	**k** ☐ PPO contract	**l** ☐ Indemnity contract
m ☐ Other (specify) ▶			

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount			**10b**	

Specify nature of costs ▶

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2013** **This Form is Open to Public Inspection.**

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan
CERTILMAN BALIN ADLER & HYMAN, LLP SALARY REDUCTION & BONUS DEFERRAL PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
CERTILMAN BALIN ADLER & HYMAN, LLP

D Employer Identification Number (EIN)
11-6188872

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . ☐ Yes ☒ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

ASSOCIATED PENSION CONSULTANTS, INC

6800 JERICHO TURNPIKE
SUITE 200W
SYOSSET, NY 11791

11-3271022

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11	THIRD PARTY ADMINISTRATO	0	Yes [X] No [ ]	Yes [X] No [ ]	14075	Yes [ ] No [X]

(a) Enter name and EIN or address (see instructions)

RAICH, ENDE, MALTER & CO., LLP

11-2336434

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	AUDITOR	0	Yes [X] No [ ]	Yes [X] No [ ]	13020	Yes [ ] No [X]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2013

This Form is Open to Public Inspection.

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan
CERTILMAN BALIN ADLER & HYMAN, LLP SALARY REDUCTION & BONUS DEFERRAL PLAN

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
CERTILMAN BALIN ADLER & HYMAN, LLP

D Employer Identification Number (EIN)
11-6188872

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: 500 INDEX FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-3646501-000	P	1311017

a Name of MTIA, CCT, PSA, or 103-12 IE: ACTIVE BOND FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-3646501-000	P	93331

a Name of MTIA, CCT, PSA, or 103-12 IE: ALL CAP VALUE FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-3646501-000	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN BALANCED FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-3646501-000	P	468574

a Name of MTIA, CCT, PSA, or 103-12 IE: ASTON/FAIRPOINTE MID CAP FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-3646501-000	P	1393198

a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK GLOBAL ALLOCATION

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-3646501-000	P	335511

a Name of MTIA, CCT, PSA, or 103-12 IE: BLUE CHIP GROWTH FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-3646501-000	P	244532

a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL WORLD GROWTH & INCOME

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 99244

a Name of MTIA, CCT, PSA, or 103-12 IE: COLUMBIA MID CAP VALUE

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 291975

a Name of MTIA, CCT, PSA, or 103-12 IE: DAVIS NEW YORK VENTURE

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: DFA U.S. SMALL CAP FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 218115

a Name of MTIA, CCT, PSA, or 103-12 IE: DODGE & COX INTERNATIONAL ST

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 370493

a Name of MTIA, CCT, PSA, or 103-12 IE: FEDERATED HIGH YIELD BOND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 701199

a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY ADVISOR GOLD FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 232138

a Name of MTIA, CCT, PSA, or 103-12 IE: FUNDAMENTAL LARGE CAP VALUE

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 132112

a Name of MTIA, CCT, PSA, or 103-12 IE: GROWTH INDEX FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 90138

a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK STABLE VAL

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5620927

a Name of MTIA, CCT, PSA, or 103-12 IE: LIFESTYLE AGGRESSIVE		
b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 69073
a Name of MTIA, CCT, PSA, or 103-12 IE: LIFESTYLE BALANCED		
b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 44442
a Name of MTIA, CCT, PSA, or 103-12 IE: LIFESTYLE CONSERVATIVE		
b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 81455
a Name of MTIA, CCT, PSA, or 103-12 IE: LIFESTYLE GROWTH		
b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 91675
a Name of MTIA, CCT, PSA, or 103-12 IE: LIFESTYLE MODERATE		
b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 44429
a Name of MTIA, CCT, PSA, or 103-12 IE: MASS INVESTORS FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2343321
a Name of MTIA, CCT, PSA, or 103-12 IE: MUTUAL GLOBAL DISCOVERY		
b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 66748
a Name of MTIA, CCT, PSA, or 103-12 IE: OPPENHEIMER DEVELOPING MKT		
b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1591685
a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO REAL RETURN		
b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1327788
a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO TOTAL RETURN		
b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 216021

a Name of MTIA, CCT, PSA, or 103-12 IE: PRU JENNISON MID GROWTH FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 508414

a Name of MTIA, CCT, PSA, or 103-12 IE: REAL EST. SECURITIES FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 912364

a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2010

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 92539

a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2015

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 477076

a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2020

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 541814

a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2025

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2463112

a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2030

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 665012

a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2035

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1689487

a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2040

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 742553

a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2045

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 164925

a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2050

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 150446

a Name of MTIA, CCT, PSA, or 103-12 IE: ROYCE OPPORTUNITY

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 850208

a Name of MTIA, CCT, PSA, or 103-12 IE: SCIENCE & TECHNOLOGY FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 985018

a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP GROWTH INDEX

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 881466

a Name of MTIA, CCT, PSA, or 103-12 IE: STRATEGIC INCOME OPP FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 469795

a Name of MTIA, CCT, PSA, or 103-12 IE: TEMPLETON GLOBAL BOND FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1195764

a Name of MTIA, CCT, PSA, or 103-12 IE: US GOVERNMENT SECURITIES

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 444862

a Name of MTIA, CCT, PSA, or 103-12 IE: WASHINGTON MUTUAL INVESTORS

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 141840

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

2013

This Form is Open to Public Inspection

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan
CERTILMAN BALIN ADLER & HYMAN, LLP SALARY REDUCTION & BONUS DEFERRAL PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
CERTILMAN BALIN ADLER & HYMAN, LLP

D Employer Identification Number (EIN)
11-6188872

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	985877	970560
(2) Participant contributions	1b(2)	4000	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3394	20444
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	4999	3953
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	436618	357577
(9) Value of interest in common/collective trusts	1c(9)	2650883	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	22793371	25234909
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	965240	5620927

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)	0	0
	(2) Employer real property	1d(2)	0	0
e	Buildings and other property used in plan operation	1e	0	0
f	Total assets (add all amounts in lines 1a through 1e)	1f	27844382	32208370
	Liabilities			
g	Benefit claims payable	1g	0	0
h	Operating payables	1h	0	0
i	Acquisition indebtedness	1i	0	0
j	Other liabilities	1j	0	1429
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	1429
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	27844382	32206941

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. 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. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	970560	
	(B) Participants	2a(1)(B)	1245379	
	(C) Others (including rollovers)	2a(1)(C)	254325	
	(2) Noncash contributions	2a(2)	0	
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		2470264
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
	(B) U.S. Government securities	2b(1)(B)	0	
	(C) Corporate debt instruments	2b(1)(C)	0	
	(D) Loans (other than to participants)	2b(1)(D)	0	
	(E) Participant loans	2b(1)(E)	16598	
	(F) Other	2b(1)(F)	0	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		16598
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
	(B) Common stock	2b(2)(B)	-1046	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	0	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		-1046
	(3) Rents	2b(3)		0
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
	(B) Other	2b(5)(B)	0	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		9952
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		3478377
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		0
c Other income	2c		5102
d Total income. Add all **income** amounts in column (b) and enter total	2d		5979247
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1555082	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1555082
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		58922
h Interest expense	2h		0
i Administrative expenses: (1) Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	758	
(3) Investment advisory and management fees	2i(3)	0	
(4) Other	2i(4)	1926	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		2684
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1616688
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		4362559
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [ ] Unqualified **(2)** [ ] Qualified **(3)** [X] Disclaimer **(4)** [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [X] Yes [ ] No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: RAICH, ENDE, MALTER & CO. LLP **(2)** EIN: 11-2336434

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

		Yes	No	Amount
a 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 the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	

			Yes	No	Amount
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		500000
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		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j	X		
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		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..... ☐ **Yes** ☒ **No** **Amount:**

5b 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.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ..... ☐ Yes ☐ No ☐ Not determined

Part V Trust Information (optional)

6a Name of trust	**6b** Trust's EIN

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 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

2013

This Form is Open to Public Inspection.

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan
CERTILMAN BALIN ADLER & HYMAN, LLP SALARY REDUCTION & BONUS DEFERRAL PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
CERTILMAN BALIN ADLER & HYMAN, LLP

D Employer Identification Number (EIN)
11-6188872

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 13-3646501

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section of 412 of the Internal Revenue Code or ERISA section 302, skip this Part)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 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 ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 a Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

CERTILMAN BALIN ADLER & HYMAN, LLP
SALARY REDUCTION & BONUS DEFERRAL PLAN

Financial Statements
December 31, 2013 and 2012

CERTILMAN BALIN ADLER & HYMAN, LLP
SALARY REDUCTION & BONUS DEFERRAL PLAN

Table of Contents
December 31, 2013 and 2012

PAGE

INDEPENDENT AUDITORS' REPORT 1-2

FINANCIAL STATEMENTS

Statements of Net Assets Available for Benefits 3

Statement of Changes in Net Assets Available for Benefits 4

NOTES TO FINANCIAL STATEMENTS 5-17

SUPPLEMENTAL SCHEDULES

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) 18

Schedule H, Line 4(j) - Schedule of Reportable Transactions 19

RAICH ENDE MALTER & CO. LLP

CERTIFIED PUBLIC ACCOUNTANTS & ADVISORS

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INDEPENDENT AUDITORS' REPORT

The Trustees
Certilman Balin Adler & Hyman, LLP
Salary Reduction & Bonus Deferral Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Certilman Balin Adler & Hyman, LLP Salary Reduction & Bonus Deferral Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statement of changes in net assets available for benefits for the year ended December 31, 2013, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United Statements of America. Because of the matters described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by John Hancock Life Insurance Company of New York and Hartford Life Insurance Company, the Custodians of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan administrator that John Hancock Life Insurance Company holds substantially all of the Plan's investment assets and executes substantially all of the Plan's investment transactions. The Plan administrator has obtained certifications from John Hancock Life Insurance Company as of December 31, 2013 and 2012 and for the year ended December 31, 2013, and from Hartford Life Insurance Company as of December 31, 2012, that the information provided to the Plan administrator by the Custodians is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matters

The supplemental schedules, Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2013 and Schedule H, Line 4(j) – Schedule of Reportable Transactions for the year ended December 31, 2013, are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on these supplemental schedules.

Report on Form and Content in Compliance With Department of Labor Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the Custodians, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulation for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Raich Ende Malter & Co. LLP

RAICH ENDE MALTER & CO. LLP
East Meadow, New York
July 29, 2014

CERTILMAN BALIN ADLER & HYMAN, LLP
SALARY REDUCTION & BONUS DEFERRAL PLAN

Statements of Net Assets Available for Benefits

	December 31, 2013	December 31, 2012
Assets		
Investments - at fair value	**$ 30,911,291**	$ 26,527,239
Receivables		
Employer contributions	**970,560**	985,877
Participant contributions	**-**	4,000
Notes receivable from participants	**357,577**	436,618
Total receivables	**1,328,137**	1,426,495
Cash	**20,444**	3,394
Total Assets	**32,259,872**	27,957,128
Liabilities		
Distributions payable	**1,429**	-
Total Liabilities	**1,429**	-
Net Assets Available for Benefits at Fair Value	**32,258,443**	27,957,128
Adjustment from Fair Value to Contract Value for Fully Benefit-Responsive Investment Contracts	**(51,502)**	(112,746)
Net Assets Available for Benefits	**$ 32,206,941**	$ 27,844,382

See accompanying notes to financial statements.

CERTILMAN BALIN ADLER & HYMAN, LLP
SALARY REDUCTION & BONUS DEFERRAL PLAN

Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2013

Additions to Net Assets Attributed to	
Investment Income	
Net appreciation in fair value of investments	$ 3,492,385
Interest Income on Notes Receivable from Participants	16,598
Contributions	
Employer	970,560
Participants	1,245,379
Rollovers	254,325
	2,470,264
Total Additions	5,979,247
Deductions from Net Assets Attributed to	
Benefits paid to participants	1,614,004
Administrative expenses	2,684
Total Deductions	1,616,688
Net Increase in Net Assets Available for Benefits	4,362,559
Net Assets Available for Benefits - beginning of year	27,844,382
Net Assets Available for Benefits - end of year	$ 32,206,941

See accompanying notes to financial statements.

1 - DESCRIPTION OF PLAN

The following description of the Certilman Balin Adler & Hyman, LLP Salary Reduction & Bonus Deferral Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions. During May 2012, the majority of the Plan's investments were transferred from Hartford Life Insurance Company ("Hartford") to John Hancock Life Insurance Company ("John Hancock") (collectively, the "Custodians"), with the remaining assets, consisting of investments in the Wells Fargo Stable Value Fund, being transferred to John Hancock in April 2013 upon the expiration of the related redemption notice period.

a. ***General*** - The Plan is a 401(k) defined contribution plan covering all eligible, permanent employees of Certilman Balin Adler & Hyman, LLP (the "Company"), as defined in the Plan, who have completed six months of service. Leased employees, if any, are not eligible to participate in the Plan. Eligible participants may enter the Plan on the first day of a calendar quarter. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

b. ***Contributions*** - Plan contributions consist of compensation reduction elections of participants (401(k) contributions), employer discretionary matching contributions, employer discretionary profit-sharing contributions, and rollovers. Under the terms of the Plan, the Company may determine to match up to 100% of the employee elective deferrals. For the year ended December 31, 2013, the Company elected not to match employee deferrals.

   Employer discretionary profit-sharing contributions are determined annually by the Company. Each participant is considered to be his own employee group for the purpose of allocating employer discretionary profit-sharing contributions. Contribution amounts are calculated based on a discretionary percentage of each participant's considered compensation. For the year ended December 31, 2013, the Company made discretionary profit-sharing contributions totaling $970,560.

   All investments are participant-directed. Participants direct the investment of current contributions into a variety of pooled separate accounts as offered through the Custodians. Contributions are subject to certain Internal Revenue Service ("IRS") limitations.

c. ***Participant Accounts*** - Each participant's account is credited with the participant's contributions and the Company's contribution to the Plan on behalf of the participant; allocations of earnings or losses are based upon actual performance of each participant's investment elections. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

d. ***Vesting*** - Participants are immediately vested in their elective contributions, the rollover portion of their account balances, and the earnings thereon. Vesting in the Company's discretionary contribution portion of their accounts plus earnings thereon is based on years of credited service, defined as 1,000 hours in a calendar year, according to a vesting schedule of 20% per year of credited service, beginning with the second full year of service. A participant is 100% vested in the employer discretionary contribution and earnings thereon upon attainment of the earlier of six years of credited service, normal retirement age, disability, or death.

Continued

e. ***Notes Receivable from Participants*** - Participants may borrow from their Plan accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 reduced by the participant's highest outstanding note balance to the Plan during the one-year period ending on the day before the date on which the note is made, or 50% of their vested account balances less current outstanding note balances. All notes, other than those used to purchase a principal residence, must be repaid within five years. Notes used to purchase a principal residence can currently have terms of up to 20 years. The notes are secured by the vested balance in the participant's account. The interest rate on each note is set at prime plus 1% at inception. At December 31, 2013, outstanding notes bear interest at 4.25%. Principal and interest are paid ratably through payroll deductions or another approved manner, with payments made not less frequently than quarterly. Upon termination of employment, remaining balances due on such notes become immediately due. Should such amounts remain outstanding for more than 90 days from termination, the remaining balance will be a deemed distribution, subject to taxes and penalties, as applicable.

f. ***Payment of Benefits*** - Participants may elect to receive distribution of their benefits upon retirement, in the event of death or disability, in the event of immediate and heavy financial hardship, or upon termination of employment. Normal retirement age is 59½. Participants who have vested benefits in excess of $5,000 and are eligible to receive benefits due to retirement, death or disability, hardship or termination, may elect to receive either a lump-sum amount equal to the participant's vested interest in his or her account or installment payments over a period of years that does not exceed the life expectancy of the participant or, if applicable, the beneficiary. If at the time of termination, the participant's vested account balance does not exceed $5,000, the participant may receive a lump-sum distribution of his or her benefits at the discretion of the Plan's trustees.

g. ***Plan Costs*** - The Company has elected to absorb substantially all significant costs relating to the Plan. The Plan provides for direct transactional charges such as for benefit payments or loan transactions, to be directly charged to the participant involved. Investment related expenses are included in net appreciation of fair value investments.

h. ***Forfeitures*** - Forfeitures by participants, as defined in the Plan, may be used by the Plan for the payment of Plan expenses or to reduce employer contributions to the Plan. During 2013, employer contributions were reduced by $19,015 from forfeited nonvested accounts. At December 31, 2013, all previously forfeited funds had been utilized for such purposes.

2 - Summary of Significant Accounting Policies

a. ***Basis of Accounting*** - The accompanying financial statements have been prepared on the accrual basis of accounting, in accordance with accounting principles generally accepted in the United States of America ("GAAP").

Investment contracts held by the Plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets of a retirement plan attributable to fully benefit-responsive investment contracts, because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. The accompanying Statements of Net Assets Available for Benefits present the fair value of the investment contracts as well as the adjustment of the fully benefit-responsive investment contracts from fair value to contract value. The Statement of Changes in Net Assets Available for Benefits is prepared using the contract value basis for fully benefit-responsive investment contracts.

b. ***Investment Valuation and Income Recognition*** - Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Trustees determine the Plan's valuation policies utilizing information provided by the investment advisors, custodians, and insurance company. See Note 4 for discussion of fair value measurements.

Continued

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation or depreciation includes the Plan's gains or losses on investments bought or sold as well as held during the year.

c. ***Payments of Benefits*** - Benefits are recorded when paid.

d. ***Use of Estimates*** - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan trustees to make estimates and assumptions that affect certain reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

e. ***Notes Receivable from Participants*** - Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. No allowance for credit losses has been recorded as of December 31, 2013 or 2012. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document.

3 - Information Certified by the Custodians (Unaudited)

The Plan's investments in pooled separate accounts are held by the Custodians. Investment information related to those investments as of December 31, 2013 and 2012, and for the year ended December 31, 2013, included in this note, the accompanying financial statements, and supplemental schedules of assets held at end of year and reportable transactions are based on information supplied and certified by the Custodians in accordance with Section 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

The following table presents investments that represent 5% or more of the Plan's net assets.

	December 31,	
	2013	2012
Pooled Separate Accounts:		
John Hancock Stable Value Fund, at contract value (fair value $5,672,429 at December 31, 2013)	**$5,620,927**	$ *
Retirement Choices at 2025	**2,463,112**	2,013,167
Mass Investors Fund	**2,343,321**	-0-
Retirement Choices at 2035	**1,689,487**	*
Wells Fargo Stable Value Fund, at contract value (fair value $2,727,859 at December 31, 2012)	**-0-**	2,650,883
PIMCO Real Return	*	1,941,274
Davis New York Venture	**-0-**	1,760,565
Oppenheimer Developing Mkt	*	1,635,226

*Represents less than 5% of Plan net assets.

For the year ended December 31, 2013, the Plan's investments in pooled separate accounts and common stock (including investments bought, sold, and held during the year) appreciated (depreciated) in value by $3,492,385 as follows:

Pooled Separate Accounts	$ 3,493,431
Common Stock	(1,046)**
	$ 3,492,385

**Represents information on investments not held by the Custodians and, therefore, not covered by certifications issued by the Custodians.

Continued

As of December 31, 2013, the Plan's investments included the John Hancock Stable Value Fund, and as of December 31, 2012, the Plan's investments included the John Hancock Stable Value Fund and the Wells Fargo Stable Value Fund as investment alternatives (collectively, "the Trusts"). In conjunction with the transfer of the Plan's assets from Hartford to John Hancock, the investment in the Wells Fargo Stable Value Fund was fully liquidated on expiration of the redemption notice period in April 2013, and this investment option was discontinued. Each investor in the Trusts has an undivided interest in its underlying assets. The Trusts operate on a calendar year. Investment income and administrative expenses relating to the Trusts are allocated in the form of additional trust units. Aggregate investment in the Trusts is summarized as follows:

	December 31,	
	2013	*2012*
Fair Value of Plan's Investment in the Trusts	**$ 5,672,429**	$ 3,728,869
Adjustment from Fair Value to Contract Value	**(51,502)**	(112,746)
Contract Value of Plan's Investment in the Trusts	**$ 5,620,927**	$ 3,616,123

The fair value of the Plan's interest in the Trusts is based on information reported by the issuers of the Trusts at year-end.

The Plan's aggregate investment in the John Hancock Stable Value Fund is deemed to be a fully benefit-responsive investment. Because this investment is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the Plan's net assets available for benefits. The trust fully invests in the John Hancock Stable Value Fund Collective Investment Trust, which primarily invests in one or more benefit responsive contracts, including a group annuity contract purchased from John Hancock Life & Health Insurance Company. The underlying crediting rate represents the periodic interest rate accrued on this investment, which fluctuates based on an agreed-upon formula with the issuers, but cannot be less than zero. The average yield and crediting rates for this Trust were approximately 1.91% and 1.77%, respectively, at December 31, 2013 and 2.62% and 1.65%, respectively, at December 31, 2012. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. There are no reserves against contract value for credit risk of the Trust's issuer or otherwise.

The Plan's aggregate investment in the Wells Fargo Stable Value Fund is deemed to be a fully benefit-responsive investment. Because this investment is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the Plan's net assets available for benefits. The Trust fully invests in the Wells Fargo Stable Return Fund M, which primarily invests in investment contracts and security-backed contracts. The underlying crediting rate represents the periodic interest rate accrued on this investment, which is a fixed rate of interest over the term to maturity with respect to the underlying investment contracts, and is reset on a quarterly basis for the underlying security-backed contracts. The crediting rate for the underlying security-backed contracts cannot be less than zero. The average yield and crediting rates for this Trust were approximately 1.36% and 1.52%, respectively, at December 31, 2013, and .94% and 1.95%, respectively, at December 31, 2012. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. At December 31, 2012, there are no reserves against contract value for credit risk of the Trust's issuer or otherwise.

4 - Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are as follows:

Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Continued

Level 2 - Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; and inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 - Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used must maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies consistently used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2013 and 2012.

Pooled Separate Accounts - Valued on a per-unit basis, which is calculated based on the net asset value of the underlying investment in mutual funds or the fair value of other investments held and adjusted for an annual expense charge, as defined.

Common Stock - Valued at the closing price reported on an active market on which the individual security is traded.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's investment assets at fair value as of December 31, 2013:

	Assets at Fair Value			
	Level 1	*Level 2*	*Level 3*	*Total*
Pooled Separate Accounts				
Asset Allocation/Lifecycle	$ -	$ 6,986,964	$ -	$ 6,986,964
Aggressive Growth	-	6,041,487	-	6,041,487
Stable Value	-	5,672,429	-	5,672,429
Growth	-	4,970,822	-	4,970,822
Income	-	4,448,760	-	4,448,760
Growth and Income	-	2,455,802	-	2,455,802
Asset Allocation/Lifestyle	-	331,074	-	331,074
Common Stock	3,953	-	-	3,953
Total Investments at Fair Value	$ 3,953	$30,907,338	$ -	$30,911,291

The redemption notice period for pooled separate accounts reported as Level 2 investments with a reported net asset value per share is 30 days, with the exception of stable value investments, which generally have a one-year redemption notice period. Once eligible for redemption, these pooled separate accounts can be redeemed on a daily basis.There are no unfunded commitments or other redemption restrictions.

Continued

The following table sets forth by level, within the fair value hierarchy, the Plan's investment assets at December 31, 2012:

	Assets at Fair Value			
	Level 1	*Level 2*	*Level 3*	*Total*
Pooled Separate Accounts				
Asset Allocation/Lifecycle	$ -	$ 6,607,757	$ -	$ 6,607,757
Income	-	5,494,358	-	5,494,358
Aggressive Growth	-	5,456,041	-	5,456,041
Growth and Income	-	3,202,036	-	3,202,036
Stable Value	-	3,728,869	-	3,728,869
Growth	-	1,835,854	-	1,835,854
Asset Allocation/Lifestyle	-	197,325	-	197,325
Common Stock	4,999	-	-	4,999
Total Investments at Fair Value	$ 4,999	$26,522,240	$ -	$26,527,239

The Plan's policy is to recognize transfers into and out of Level 3 as of the date of the event or change in circumstances that caused the transfer. There were no transfers into or out of Level 3 for the years ended December 31, 2013 and December 31, 2012, respectively.

The following describes the investment strategies for Level 2 investments held by the Plan for the year ended December 31, 2013:

Asset Allocation - Lifecycle Funds

Retirement Choices at 2010, 2015, 2020, 2025, 2030, 2035, 2040, 2045, and 2050 - These portfolios seek high total return until their respective target retirement dates. To pursue these goals, each portfolio, which is a fund of funds, invests, under normal market conditions, substantially all of its assets in underlying funds using an asset allocation strategy designed for an investor's expected retirement date.

Aggressive Growth Funds

Oppenheimer Developing Markets - This fund seeks to achieve capital appreciation aggressively. The fund mainly invests in common stocks of issuers in developing and emerging markets throughout the world. The fund invests at least 80% of its net assets in equity securities of issuers whose principal activities are in a developing market.

Science & Technology Fund - This fund seeks to achieve long-term growth of capital by investing in equity securities of technology companies. Current income is incidental to the portfolio's objective.

Real Estate Securities Fund - The investment seeks to achieve a combination of long-term capital appreciation and current income. The fund invests at least 80% of net assets in equity securities of real estate investment trusts including common stock, preferred stock, and securities convertible into common stock, and real estate companies. It may invest up to 10% of assets in securities of foreign real estate companies.

Small Cap Growth Index - This fund seeks to track the performance of a benchmark index that measures the investment return of small-capitalization growth stocks. The fund attempts to replicate the target index by investing all or substantially all of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Royce Opportunity - This fund seeks to achieve long-term growth of capital. The fund invests primarily in equity securities of small-cap companies with stock market capitalizations of up to $2.5 billion. Normally, the fund invests at least 65% of its assets in equity securities.

Continued

Dodge & Cox International Stock - This fund seeks to achieve long-term growth of principal and income. The fund invests primarily in a diversified portfolio of equity securities issued by non-U.S. companies from at least three different countries, including emerging market countries. Under normal circumstances, the fund will invest at least 80% of its total assets in common stocks, preferred stocks, securities convertible into common stocks, and securities that carry the right to buy common stocks of non-U.S. companies. The fund invests primarily in medium-to-large well established companies based on standards of the applicable market.

Fidelity Advisor Gold - This fund seeks capital appreciation. The fund normally invests at least 80% of its assets in securities of companies principally engaged in gold-related activities and in gold bullion or coins. It invests up to 25% of assets in gold and other precious metals through a wholly-owned subsidiary.

DFA U.S. Small Cap Fund - This fund seeks to achieve long-term capital appreciation. The fund, using a market capitalization weighted approach, purchases a broad and diverse group of readily marketable securities of U.S. small cap companies.

Stable Value Fund

John Hancock Stable Value Fund - This fund seeks to preserve principal and provide stability of principal while earning current income that exceeds money market rates over the long term. The fund fully invests in the John Hancock Stable Value Collective Investment Trust (see Note 3).

Growth Funds

Massachusetts Investors Fund - This fund seeks capital appreciation. The fund primarily invests its assets in equity securities, including common stocks, preferred stocks, securities convertible into common stocks, equity interests in real estate investment trusts, and depositary receipts for such securities. It may invest in the stocks of growth companies, in value companies, or in a combination of growth and value companies.

Aston/Fairpointe Mid Cap Fund - The fund seeks to achieve long-term total return through capital appreciation by investing at least 80% of its assets in stocks of mid-cap companies with an improving revenue and earnings growth outlook. The fund may invest in small-cap stocks, convertible securities, and foreign securities.

Pru Jennison Mid Growth Fund - This fund seeks to achieve long-term capital appreciation. The fund normally invests at least 80% of its assets in equity and equity-related securities of medium-sized companies with the potential for above-average growth.

Columbia Mid Cap Value - The fund seeks to achieve long-term capital appreciation. The fund normally invests at least 80% of assets in equity securities of companies that have market capitalizations in the range of the companies in the Russell Midcap Value Index at the time of purchase, that the fund investment manager believes are undervalued and have the potential for long-term growth. It may invest up to 20% of its total assets in foreign securities.

Blue Chip Growth Fund - This fund seeks to achieve long-term growth of capital by investing at least 80% of its assets in the common stocks of large and medium-sized blue chip growth companies. Investments in convertible securities, preferred stocks, and debt securities are limited to 25% of total assets, and the fund may invest up to 10% of its total assets in hybrid instruments. Current income is a secondary objective.

Capital World Growth & Income - This fund seeks to achieve long-term growth of capital while providing current income. The fund invests primarily in common stocks of well-established companies located around the world, many of which have the potential to pay dividends. The fund may also invest in issuers in developing countries.

Growth Index Fund - This fund seeks to track the performance of the CRSP US Large Cap Growth Index, a benchmark index that measures the investment return of large-capitalization growth stocks. It attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Continued

Income Funds

Federated High Yield Bond - This fund seeks high current income, and pursues its investment strategy by investing primarily in a diversified portfolio of high yield corporate bonds, including debt securities issued by U.S. or foreign businesses.

PIMCO Real Return - This fund seeks to achieve maximum real return, consistent with preservation of capital and prudent investment management. Under normal circumstances, the fund invests at least 80% of its assets in inflation-indexed bonds of varying maturities issued by the U.S. and foreign governments, their agencies or instrumentalities, and corporations. It invests primarily in investment grade securities, but may invest up to 10% of its total assets in high yield securities.

Templeton Global Bond Fund - This fund seeks to achieve current income with capital appreciation and growth of income. The fund invests at least 80% of its net assets in "bonds," which includes debt securities of any maturity, such as bonds, notes, bills, and debentures. It invests predominantly in bonds issued by governments and government agencies located around the world. The fund may invest up to 25% of its assets in bonds that are rated below investment grade.

Strategic Income Opportunities Fund - This fund seeks maximize total return consisting of current income and capital appreciation through investing its assets in different bond sectors and fixed-income securities.

Active Bond Fund - This fund seeks to achieve income and capital appreciation. The portfolio normally invests at least 80% of its assets in a diversified mix of debt securities and instruments with an average duration of between 4 to 6 years, however there is no limit on the funds average maturity.

PIMCO Total Return - This fund seeks to achieve maximum total return, consistent with preservation of capital and prudent investment management. The fund invests at least 65% of its total assets in a diversified portfolio of fixed-income securities of varying maturities. It invests primarily in investment grade debt securities, but may invest up to 10% of its total assets in high yield securities rated B or higher by Moody's, or equivalently rated by S&P or Fitch, or, if unrated, determined by PIMCO to be of comparable quality.

US Government Securities - This fund seeks to provide a high level of current income and preservation of capital. The fund normally invests in securities that are guaranteed or sponsored by the U.S. government, including bonds and other debt securities denominated in U.S. dollars. The fund may also invest in mortgage-backed securities issued by federal agencies and instrumentalities that are not backed by the full faith and credit of the U.S. government. The fund invests in debt securities with a wide range of maturities.

Growth and Income Funds

500 Index Fund - This fund seeks to achieve the approximate aggregate total return of a broad U.S. domestic equity market index. The fund normally invests at least 80% of its assets in floating rate loans, which often include debt securities of domestic and foreign issuers that are rated below investment grade at the time of purchase, or are of comparable quality, as determined by the sub-adviser, and other floating rate securities.

American Balanced Fund - This fund seeks to achieve conservation of capital, current income and long-term growth of capital and income by primarily investing in a broad range of securities, including common stocks and investment grade bonds. The fund may invest a portion of its assets in common stocks, bonds, and other securities of issuers domiciled outside the U.S.

BlackRock Global Allocation - This fund seeks to provide high total investment return through portfolio of equity, debt, and money market securities. The fund may also invest in real estate investment trusts, has no geographic limits on where it may invest, and may invest in the securities of companies of any market capitalization.

Continued

Washington Mutual Investors - This fund seeks to produce income and to provide an opportunity for capital appreciation. The fund invests primarily in common stocks of established companies that are listed on, or meet the financial listing requirements of, the New York Stock Exchange, and have a strong record of earnings and dividends.

Fundamental Large Cap Value – The fund seeks long-term capital appreciation. It primarily invests in high-quality, large-cap U.S. securities with the potential for long-term growth of capital. The portfolio may also hold fixed-income securities, including cash and cash equivalents, and foreign securities from time to time.

Mutual Global Discovery - This fund seeks to achieve long-term capital appreciation. The fund invests primarily in equity securities of U.S. and foreign companies that the investment manager believes are available at market prices less than their value based on certain recognized or objective criteria. The fund expects to invest substantially and potentially up to 100% of its assets in foreign securities.

Asset Allocation - Lifestyle Funds

Lifestyle Fund - Growth - This fund seeks long-term growth of capital by investing approximately 80% of the portfolio's assets in underlying portfolios that invest primarily in equity securities and approximately 20% of its assets in portfolio's that invest primarily in fixed-income securities. Current income is also a consideration.

Lifestyle Fund - Conservative - The fund seeks to achieve a high level of current income with some consideration given to growth of capital by investing approximately 80% of the portfolio's assets in underlying portfolios that invest primarily in fixed-income securities and 20% of its assets in underlying portfolios that invest primarily in equity securities.

Lifestyle Fund - Aggressive Portfolio - This fund seeks to achieve long-term growth of capital by investing 100% of its assets in underlying portfolios that invest primarily in equity securities.

Lifestyle Fund - Balanced - The fund seeks to achieve a balance between a high level of current income and growth of capital, with a greater emphasis on growth of capital, by investing approximately 40% of the portfolio's assets in underlying portfolios that invest primarily in fixed-income securities and approximately 60% of its assets in underlying portfolios that invest primarily in equity securities.

Lifestyle Fund - Moderate - This fund seeks to achieve a balance between a high level of current income and growth of capital, with a greater emphasis on income by investing approximately 60% of the portfolio's assets in underlying portfolios that invest primarily in fixed-income securities and 40% of its assets in portfolios that invest primarily in equity securities.

The following describes the investment strategies for Level 2 investments held by the Plan for the year ended December 31, 2012:

Asset Allocation - Lifecycle Funds

Retirement Choices at 2010, 2015, 2020, 2025, 2030, 2035, 2040, 2045, and 2050 - These portfolios seek high total return until their respective target retirement dates. To pursue these goals, each portfolio, which is a fund of funds, invests, under normal market conditions, substantially all of its assets in underlying funds using an asset allocation strategy designed for an investor's expected retirement date.

Income Funds

PIMCO Real Return - This fund seeks to achieve maximum real return, consistent with preservation of capital and prudent investment management. Under normal circumstances, the fund invests at least 65% of its total assets in inflation-indexed bonds of varying maturities issued by the U.S. and foreign governments, their agencies or instrumentalities, and corporations.

Continued

Templeton Global Bond Fund - This fund seeks to achieve current income with capital appreciation and growth of income. The fund invests at least 80% of its net assets in "bonds," which includes debt securities of any maturity, such as bonds, notes, bills, and debentures. Further, the fund's assets will be invested in issuers located in at least three countries, including the U.S.

US Government Securities - This fund seeks to provide a high level of current income and preservation of capital. The fund invests in direct obligations of the U.S. Treasury, GNMA mortgage-backed securities, securities issued by U.S. government agencies or instrumentalities that are not backed by the full faith and credit of the U.S. government and short-term debt securities.

Strategic Income Opportunities Fund - This fund seeks to achieve a high level of current income through investing its assets in the following types of securities: foreign government and corporate debt securities from developed and emerging markets, U.S. government and agency securities, domestic high yield bonds, and preferred stocks.

PIMCO Total Return - This fund seeks to achieve maximum total return, consistent with preservation of capital and prudent investment management. The fund invests at least 65% of its total assets in a diversified portfolio of fixed-income securities of varying maturities.

Federated High Yield Bond - This fund seeks high current income, and pursues its investment strategy by investing primarily in a diversified portfolio of high yield corporate bonds, including debt securities issued by U.S. or foreign businesses.

Active Bond Fund - This fund seeks to achieve income and capital appreciation. The portfolio normally invests at least 80% of its assets in a diversified mix of debt securities and instruments.

Aggressive Growth Funds

Oppenheimer Developing Markets - This fund seeks to achieve capital appreciation aggressively. The fund mainly invests in common stocks of issuers in developing and emerging markets throughout the world. The fund invests at least 80% of its net assets in equity securities of issuers whose principal activities are in a developing market.

Real Estate Securities Fund - The investment seeks to achieve a combination of long-term capital appreciation and current income. The fund invests at least 80% of net assets in equity securities of real estate investment trusts including common stock, preferred stock, and securities convertible into common stock, and real estate companies.

Small Cap Growth Index - This fund seeks to track the performance of a benchmark index that measures the investment return of small-capitalization growth stocks. The fund attempts to replicate the target index by investing all or substantially all of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Royce Opportunity - This fund seeks to achieve long-term growth of capital. The fund invests primarily in a diversified portfolio of equity securities issued by small and micro-cap companies. The prices of small and micro-cap securities are generally more volatile and their markets are less liquid relative to larger-cap securities.

Science & Technology Fund - This fund seeks to achieve long-term growth of capital by investing in equity securities of technology companies. Current income is incidental to the portfolio's objective.

Fidelity Advisor Gold Fund - This fund seeks to achieve capital appreciation by primarily investing in companies engaged in exploration, mining, processing, or dealing in gold, or to a lesser degree, in silver, platinum, diamonds, or other precious metals and minerals. The fund may also invest up to 25% of assets in physical gold and other precious metals.

Continued

Dodge & Cox International Stock - This fund seeks to achieve long-term growth of principal and income. A secondary objective is to achieve reasonable current income. The fund invests primarily in a diversified portfolio of common stocks. Under normal circumstances, the fund will invest at least 80% of its total assets in common stocks, including those securities of foreign issuers included in the S&P 500.

DFA U.S. Small Cap Fund - This fund seeks to achieve long-term capital appreciation. The primary objective of the fund is to capture the return premiums of the U.S. small company asset class by investing in a well diversified portfolio of securities. All companies that fall into the smallest 10% of market capitalization and have passed the funds qualitative and quantitative screening process are eligible for purchase in the portfolio.

Growth and Income Funds

Davis New York Venture - The fund seeks long-term growth of capital. The fund primarily invests in common stock of U.S. companies with market capitalizations of at least $5 billion.

500 Index Fund - This fund seeks to achieve the approximate aggregate total return of a broad U.S. domestic equity market index. The fund attempts to track the performance of the S&P 500 Composite Stock Price Index.

BlackRock Global Allocation - This fund seeks to provide high total investment return through a fully managed investment policy utilizing U.S. and foreign equity securities, debt and money market securities, the combination of which will be varied from time to time both with respect to types of securities and markets in response to changing market and economic trends.

American Balanced Fund - This fund seeks to achieve conservation of capital, current income and long-term growth of capital and income by primarily investing in a broad range of securities, including stocks and bonds rated Baa or BBB or better by Moody's Investors Service, Inc. or Standard & Poor's Corporation.

Washington Mutual Investors - This fund seeks to produce income and to provide an opportunity for growth of principal consistent with sound common stock investing. This is accomplished through fundamental research, careful selection, and broad diversification. In the selection of securities for investment, current and potential yield, as well as the potential for long-term capital appreciation, are considered.

Mutual Global Discovery - This fund seeks to achieve long-term capital appreciation. The fund invests primarily in common and preferred stocks, as well as debt securities and securities convertible into common stock that are, in the opinion of the fund's investment advisor, trading at prices below their intrinsic value. The fund may also invest in securities of companies involved in mergers, consolidations, liquidations, and reorganizations, as well as corporate debt securities of any credit quality. It also invests in foreign securities offering similar valuations and companies with small market capitalization.

Stable Value Funds

Wells Fargo Stable Value Fund - This fund seeks safety of principal and consistency off returns with minimal volatility. The fund fully invests in the Wells Fargo Stable Return Fund M (see Note 3).

John Hancock Stable Value Fund - This fund seeks to preserve principal and provide book quality liquidity on a daily basis for plan-permitted, participant-directed withdrawals while maintaining a competitive rate of interest. The fund fully invests in the John Hancock Stable Value Collective Investment Trust (see Note 3).

Growth Funds

Aston/Fairpointe Mid Cap Fund - The fund seeks to achieve long-term total return through capital appreciation by investing primarily in common and preferred stocks and convertible securities. Under normal conditions, the fund invests at least 80% of its assets in mid-cap stocks of companies with an improving revenue and earnings growth outlook.

Continued

Pru Jennison Mid Growth Fund - This fund seeks to achieve long-term growth of capital by investing at least 80% of net assets in equity securities of medium-sized companies.

Columbia Mid Cap Value - The fund seeks to achieve long-term growth of capital. The fund normally invests at least 80% of assets in equity securities of medium-sized companies whose market capitalizations at the time of purchase fall within the range of the Russell Midcap Value Index.

Blue Chip Growth Fund - This fund seeks to achieve long-term growth of capital by investing primarily in the common stocks of large- and medium-sized blue chip growth companies. Current income is a secondary objective, and many of the stocks are expected to pay dividends.

All Cap Value Fund - This fund seeks capital appreciation by investing primarily in equity securities of U.S. and multinational companies that are believed to be undervalued, in all capitalization ranges. Under normal circumstances, the portfolio will invest at least 50% of its net assets in equity securities of large, seasoned companies with market capitalizations that fall within the market capitalization range of the Russell 1000 Index at the time of purchase.

Growth Index Fund - This fund seeks to track the performance of the MSCI US Prime Market Growth Index, a benchmark index that measures the investment return of large-capitalization growth stocks.

Capital World Growth & Income - This fund seeks to achieve long-term growth of capital while providing current income. The fund invests primarily in common stocks of well-established companies located around the world, many of which have the potential to pay dividends. The fund may also invest in issuers in developing countries.

Asset Allocation - Lifestyle Funds

Lifestyle Fund - Aggressive Portfolio - This fund seeks to achieve long-term growth of capital by investing its assets in underlying portfolios that invest primarily in equity securities. Current income is not a consideration.

Lifestyle Fund - Balanced, Growth, Moderate, and Conservative Portfolios - These funds seeks to achieve a balance between a high level of current income and capital growth by investing its assets in underlying portfolios that invest in a mix of equity and fixed income securities.

5 - Income Tax Status

The IRS determined and informed the Plan's third-party administrator by a letter dated March 16, 2010 that its prototype plan was designed in accordance with applicable sections of the Internal Revenue Code ("IRC") and is exempt from income taxes. This Plan was amended and restated on December 1, 2010. Plan management believes the Plan is being operated in compliance with the applicable requirements of the IRC and, therefore, believes the Plan is qualified, and the related trust continues to be tax exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2010.

Continued

6 - Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the plan document to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

7 - Party-in-Interest Transactions

The Company is the Plan sponsor and administrator. Certain trustees are partners or employees of the Company and, therefore, participants in the Plan. Plan investments include pooled separate accounts managed by the Custodians, or their affiliates and, therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investments, as they are paid through revenue sharing, rather than a direct payment. The Plan sponsor pays directly any other fees, except for direct transactional charges charged to participants, related to the Plan's operations.

8 - Risk and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of these investments, it is at least reasonably possible that changes in market conditions in the near term could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

9 - Subsequent Events

The Plan has evaluated subsequent events through July 29, 2014, the date the financial statements were available to be issued.

CERTILMAN BALIN ADLER & HYMAN, LLP
SALARY REDUCTION & BONUS DEFERRAL PLAN

Form 5500 - Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) — *Plan #002*

December 31, 2013 — *EIN# 11-6188872*

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	Pooled Separate Account:			
*	John Hancock Life Insurance Company of New York	John Hancock Stable Value Fund - at contract value	**	$ 5,620,927
*	John Hancock Life Insurance Company of New York	Retirement Choices at 2025	**	2,463,112
*	John Hancock Life Insurance Company of New York	Mass Investors Fund	**	2,343,321
*	John Hancock Life Insurance Company of New York	Retirement Choices at 2035	**	1,689,487
*	John Hancock Life Insurance Company of New York	Oppenheimer Developing Mkt	**	1,591,685
*	John Hancock Life Insurance Company of New York	Aston/Fairpointe Mid Cap Fund	**	1,393,198
*	John Hancock Life Insurance Company of New York	PIMCO Real Return	**	1,327,788
*	John Hancock Life Insurance Company of New York	500 Index Fund	**	1,311,017
*	John Hancock Life Insurance Company of New York	Templeton Global Bond Fund	**	1,195,764
*	John Hancock Life Insurance Company of New York	Science & Technology Fund	**	985,018
*	John Hancock Life Insurance Company of New York	Real Est. Securities Fund	**	912,364
*	John Hancock Life Insurance Company of New York	Small Cap Growth Index	**	881,466
*	John Hancock Life Insurance Company of New York	Royce Opportunity	**	850,208
*	John Hancock Life Insurance Company of New York	Retirement Choices at 2040	**	742,553
*	John Hancock Life Insurance Company of New York	Federated High Yield Bond	**	701,199
*	John Hancock Life Insurance Company of New York	Retirement Choices at 2030	**	665,012
*	John Hancock Life Insurance Company of New York	Retirement Choices at 2020	**	541,814
*	John Hancock Life Insurance Company of New York	Pru Jennison Mid Growth Fund	**	508,414
*	John Hancock Life Insurance Company of New York	Retirement Choices at 2015	**	477,076
*	John Hancock Life Insurance Company of New York	Strategic Income Opp Fund	**	469,795
*	John Hancock Life Insurance Company of New York	American Balanced Fund	**	468,574
*	John Hancock Life Insurance Company of New York	US Government Securities	**	444,862
*	John Hancock Life Insurance Company of New York	Dodge & Cox International St	**	370,493
*	John Hancock Life Insurance Company of New York	BlackRock Global Allocation	**	335,511
*	John Hancock Life Insurance Company of New York	Columbia Mid Cap Value	**	291,975
*	John Hancock Life Insurance Company of New York	Blue Chip Growth Fund	**	244,532
*	John Hancock Life Insurance Company of New York	Fidelity Advisor Gold Fund	**	232,138
*	John Hancock Life Insurance Company of New York	DFA U.S. Small Cap Fund	**	218,115
*	John Hancock Life Insurance Company of New York	PIMCO Total Return	**	216,021
*	John Hancock Life Insurance Company of New York	Retirement Choices at 2045	**	164,925
*	John Hancock Life Insurance Company of New York	Retirement Choices at 2050	**	150,446
*	John Hancock Life Insurance Company of New York	Washington Mutual Investors	**	141,840
*	John Hancock Life Insurance Company of New York	Fundamental Large Cap Value	**	132,112
*	John Hancock Life Insurance Company of New York	Capital World Growth & Income	**	99,244
*	John Hancock Life Insurance Company of New York	Active Bond Fund	**	93,331
*	John Hancock Life Insurance Company of New York	Retirement Choices at 2010	**	92,539
*	John Hancock Life Insurance Company of New York	Lifestyle Growth	**	91,675
*	John Hancock Life Insurance Company of New York	Growth Index Fund	**	90,138
*	John Hancock Life Insurance Company of New York	Lifestyle Aggressive	**	69,073
*	John Hancock Life Insurance Company of New York	Mutual Global Discovery	**	66,748
*	John Hancock Life Insurance Company of New York	Lifestyle Conservative	**	81,455
*	John Hancock Life Insurance Company of New York	Lifestyle Balanced	**	44,442
*	John Hancock Life Insurance Company of New York	Lifestyle Moderate	**	44,429
				30,855,836
	Common Stock:			
	CAS Medical Systems Inc	Common stock - 2,325 shares	**	3,953
	Participant Loans	Participant loans, collateralized by participant account balances, bearing interest at 4.25%, maturities to December 2018	-0-	357,577
				$ 31,217,366

* Party-in-interest

** Participant directed, information is not applicable

See independent auditors' report.

CERTILMAN BALIN ADLER & HYMAN, LLP
SALARY REDUCTION & BONUS DEFERRAL PLAN

Form 5500 - Schedule H, Line 4(j) - Schedule of Reportable Transactions
For the Year Ended December 31, 2013

Plan #002
EIN# 11-6188872

Identity of Party Involved	*Description of Asset (Include Interest Rate and Maturity in Case of a Loan)*	*Purchase Price*	*Selling Price*	*Lease Rental*	*Expense Incurred with Transaction*	*Cost of Asset*	*Current Value of Asset on Transaction Date*	*Net Gain or (Loss)*
John Hancock Life Insurance Company of New York	Mass Investors Fund	$ 2,155,783	$ N/A	N/A	$ -	$ 2,155,783	$ 2,155,783	$ -
John Hancock Life Insurance Company of New York	John Hancock Stable Value Fund	5,578,763	N/A	N/A	-	5,578,763	5,578,763	-
John Hancock Life Insurance Company of New York	Davis New York Venture	N/A	2,078,586	N/A	-	1,711,293	2,078,586	367,293
Hartford Life Insurance Company	Wells Fargo Stable Value Fund	N/A	2,660,836	N/A	-	2,650,883	2,660,836	9,953

See independent auditors' report.

CERTILMAN BALIN ADLER & HYMAN, LLP

SALARY REDUCTION & BONUS DEFERRAL PLAN

Form 5500 - Schedule H, Line 4(j) - Schedule of Reportable Transactions *Plan #002*

For the Year Ended December 31, 2013 *EIN# 11-6188872*

Identity of Party Involved	*Description of asset (include interest rate and maturity in case of a loan)*	*Purchase price*	*Selling price*	*Lease rental*	*Expense Incurred with transaction*	*Cost of asset*	*Current value of asset on transaction date*	*Net gain or (loss)*
John Hancock Life Insurance Company of New York	Mass Investors Fund	$ 2,155,783	N/A	N/A	$ -	$ 2,155,783	$ 2,155,783	$ -
John Hancock Life Insurance Company of New York	John Hancock Stable Value Fund	5,578,763	N/A	N/A	-	5,578,763	5,578,763	-
John Hancock Life Insurance Company of New York	Davis New York Venture	N/A	2,078,586	N/A	-	1,711,293	2,078,586	367,293
Hartford Life Insurance Company	Wells Fargo Stable Value Fund	N/A	2,660,836	N/A	-	2,650,883	2,660,836	9,953

Note: This data is based upon information which has been certified as accurate and complete by the custodian.

Schedule H, Line 4i
Schedule of Assets (Held At End of Year)

Name of Plan:

► Certilman Balin Adler & Hyman, LLP Salary Reduction & Bonus Deferral Plan

Employer Identification Number:► 11-6188872

For plan year (beginning/ending):► 01/01/2013 / 12/31/2013 Plan number:► 002

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Participant Loans	Participant loans, collateraized by participant		
		accounts balances, bearing interest at 4.25%		
		maturities to December 2018		357577
	CAS Medical Stock	Common Stock 2325 shares		3953
*	John Hancock New York	500 Index Fund		1311017
*	John Hancock New York	Active Bond Fund		93331
*	John Hancock New York	American Balanced Fund		468574
*	John Hancock New York	Aston/Fairpointe Mid Cap Fund		1393198
*	John Hancock New York	BlackRock Global Allocation		335511
*	John Hancock New York	Blue Chip Growth Fund		244532
*	John Hancock New York	Capital World Growth & Income		99244
*	John Hancock New York	Columbia Mid Cap Value		291975
*	John Hancock New York	DFA U.S. Small Cap Fund		218115
*	John Hancock New York	Dodge & Cox International St		370493
*	John Hancock New York	Federated High Yield Bond		701199
*	John Hancock New York	Fidelity Advisor Gold Fund		232138
*	John Hancock New York	Fundamental Large Cap Value		132112
*	John Hancock New York	Growth Index Fund		90138
*	John Hancock New York	John Hancock Stable Val		5620927
*	John Hancock New York	Lifestyle Aggressive		69073
*	John Hancock New York	Lifestyle Balanced		44442
*	John Hancock New York	Lifestyle Conservative		81455
*	John Hancock New York	Lifestyle Growth		91675
*	John Hancock New York	Lifestyle Moderate		44429
*	John Hancock New York	Mass Investors Fund		2343321
*	John Hancock New York	Mutual Global Discovery		66748
*	John Hancock New York	Oppenheimer Developing Mkt		1591685
*	John Hancock New York	PIMCO Real Return		1327788
*	John Hancock New York	PIMCO Total Return		216021
*	John Hancock New York	Pru Jennison Mid Growth Fund		508414
*	John Hancock New York	Real Est. Securities Fund		912364
*	John Hancock New York	Retirement Choices at 2010		92539
*	John Hancock New York	Retirement Choices at 2015		477076
*	John Hancock New York	Retirement Choices at 2020		541814
*	John Hancock New York	Retirement Choices at 2025		2463112
*	John Hancock New York	Retirement Choices at 2030		665012
*	John Hancock New York	Retirement Choices at 2035		1689487
*	John Hancock New York	Retirement Choices at 2040		742553
*	John Hancock New York	Retirement Choices at 2045		164925
*	John Hancock New York	Retirement Choices at 2050		150446
*	John Hancock New York	Royce Opportunity		850208
*	John Hancock New York	Science & Technology Fund		985018
*	John Hancock New York	Small Cap Growth Index		881466
*	John Hancock New York	Strategic Income Opp Fund		469795
*	John Hancock New York	Templeton Global Bond Fund		1195764
*	John Hancock New York	US Government Securities		444862
*	John Hancock New York	Washington Mutual Investors		141840