#### Form 5500

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

## 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

Pensio	on Benefit Guaranty Corporation				Inspection				
Part I	Annual Report Identi								
For cale	ndar plan year 2013 or fiscal pla	an year beginning 01/01/2013  a multiemployer plan;		and ending 12/31 e-employer plan; or	1/2013				
A This	return/report is for:								
x a single-employer plan; a DFE (specify)									
<b>B</b> This	return/report is:	the first return/report;	the final i	return/report;					
		an amended return/report;	a short p	lan year return/report (less	than 12 months).				
C If the	plan is a collectively-bargained	plan, check here	 						
	k box if filing under:	Form 5558;	_	c extension;	☐ the DFVC program;				
<b>D</b> Office	K box ii iiiiig urider.	special extension (enter desc		z catalon,					
Part	II Racio Plan Informa	ation—enter all requested information	. ,						
	ne of plan	ition—enter all requested informa	ILIOIT		<b>1b</b> Three-digit plan				
	A BUILDERS, INC. PROFIT SH	IARING PLAN			number (PN) ▶	002			
					1c Effective date of plan	n			
• -					01/01/1991				
<b>2a</b> Plar	sponsor's name and address;	include room or suite number (emp	loyer, if for a single-	employer plan)	<b>2b</b> Employer Identificati Number (EIN)	ion			
DEROS	A BUILDERS, INC.				13-1865247				
					2c Sponsor's telephone	9			
					number				
	STREET	7 LAKE ST			914-682-1800				
WHITE	PLAINS, NY 10603	WHITE PL	AINS, NY 10603		2d Business code (see instructions)				
					238900				
Caution	• A penalty for the late or inco	omplete filing of this return/report	t will be assessed	unless reasonable cause	is established				
		nalties set forth in the instructions, I				lules.			
		the electronic version of this return							
SIGN	Filed with authorized/valid elec	etronic signature.							
HERE	Signature of plan administra	ator	Date	Enter name of individual	signing as plan administrator				
SIGN									
HERE	Signature of employer/plan	sponsor	Date	Enter name of individual	signing as employer or plan spo	nsor			
SIGN									
HERE	Signature of DFE		Date	Enter name of individual	signing as DFE				
Preparer	's name (including firm name, if	applicable) and address; include re		r. (optional)	Preparer's telephone number				
				(	(optional)				
				-					

	Form 5500 (2013) Page <b>2</b>		
3a	Plan administrator's name and address Same as Plan Sponsor Name Same as Plan Sponsor Address		nistrator's EIN nistrator's telephone per
4		<b>4b</b> EIN	
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:	4D EIN	
а	Sponsor's name	4c PN	
5	Total number of participants at the beginning of the plan year	5	8
6	Number of participants as of the end of the plan year (welfare plans complete only lines 6a, 6b, 6c, and 6d).		
а	Active participants	6a	9
u	Active participants		
b	Retired or separated participants receiving benefits	6b	0
С	Other retired or separated participants entitled to future benefits	6c	0
d	Subtotal. Add lines 6a, 6b, and 6c.	6d	9
е	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e	0
f	Total. Add lines 6d and 6e.	6f	9
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g	2
	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	6h	0
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 Code 2E 3D	es in the ins	structions:
b	If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes	s in the inst	tructions:
9a	Plan funding arrangement (check all that apply)  (1) 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) Insurance (2) Code section 412(e)(3) insurance contracts (3) X Trust (4) General assets of the sponsor  (4) General assets of the sponsor	nsurance o	contracts
10	Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number of the control of	er attache	d. (See instructions)
а	Pension Schedules  (1) R (Retirement Plan Information)  (1) H (Financial Information)	nation)	
	(2) MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary  (3) A (Insurance Information C (Service Provided C)	mation)	,

(5)

(6)

**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

(3)

**D** (DFE/Participating Plan Information)

**G** (Financial Transaction Schedules)

#### **SCHEDULE I** (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information—Small Plan

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

File as an attachment to Form 5500.

OMB No. 1210-0110

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 DEROSA BUILDERS, INC. PROFIT SHARING PLAN	<b>B</b> Three-digit plan number (PN)	002					
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identificati	ion Number (EIN)					
DEROSA BUILDERS, INC.	13-1865247	13-1865247					
Complete Schedule I if the plan covered fewer than 100 participants as of t small plan under the 80-120 participant rule (see instructions). Complete Schedule I if the plan covered fewer than 100 participants as of t		olete Schedule I if you are filing as a					
Part I Small Plan Financial Information							
Report below the current value of assets and liabilities, income, expenses, transfers and changes in net assets during the plan year. Combine the value of plan assets held in more than one trust. Do not enter the value of the portion of an insurance contract that guarantees during this plan year to pay a specific dollar benefit at a future date. Include all income and expenses of the plan including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar.							
1 Plan Assets and Liabilities:	(a) Beginning of Year	(b) End of Year					

1	Plan Assets and Liabilities:		(a) Beginning of Year	(b) End of Year
а	Total plan assets	1a	4821152	5425174
b	Total plan liabilities	1b		
С	Net plan assets (subtract line 1b from line 1a)	1c	4821152	5425174
2	Income, Expenses, and Transfers for this Plan Year:		(a) Amount	<b>(b)</b> Total
а	Contributions received or receivable:			
	(1) Employers	2a(1)	0	
	(2) Participants	2a(2)	0	
	(3) Others (including rollovers)	2a(3)	0	
b	Noncash contributions	. 2b		
С	Other income	. 2c	1010272	
d	Total income (add lines 2a(1), 2a(2), 2a(3), 2b, and 2c)	. 2d		1010272
е	Benefits paid (including direct rollovers)	. 2e	406250	
f	Corrective distributions (see instructions)	. 2f		
g	Certain deemed distributions of participant loans (see instructions)	. 2g		
h	Administrative service providers (salaries, fees, and commissions)	. 2h	0	
i	Other expenses	2i	0	
j	Total expenses (add lines 2e, 2f, 2g, 2h, and 2i)	2j		406250
k	Net income (loss) (subtract line 2j from line 2d)	2k		604022
	Transfers to (from) the plan (see instructions)	. 2I		

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

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

			Yes	No		A	mount	
3f	Loans (other than to participants)	3f	X					0
g	Tangible personal property	3g		Χ				
Pá	rrt II Compliance Questions							
4	During the plan year:		Yes	No		А	mount	
а	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X				
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of plan year or classified during the year as uncollectible? Disregard participant loans secured by the participant's account balance.	4b		X				
С	Were any leases to which the plan was a party in default or classified during the year as uncollectible?	4c		X				
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a.)	4d		X				
е	Was the plan covered by a fidelity bond?	4e		Χ				
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 at any time hold 20% or more of its assets in any single security, debt, mortgage, parcel of real estate, or partnership/joint venture interest?	4i		X				
j	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4j		X				
k	Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? If "No," attach an IQPA's report or 2520.104-50 statement. (See instructions on waiver eligibility and conditions.)	4k	X					
I	Has the plan failed to provide any benefit when due under the plan?	41		X				
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X				
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	4n						
5a	Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?  If "Yes," enter the amount of any plan assets that reverted to the employer this year	Ye	es XN	No A	Amount	:		
5b	If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), ide transferred. (See instructions.)	entify t	the plar	n(s) to w	hich as	sets or l	liabilities	were
	5b(1) Name of plan(s)			5b(2)	EIN(s)		5b	(3) PN(s)
50	If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA see	ection	4021)?	· 🔲	Yes	No	Not det	termined
Pa	t III Trust Information (optional)			1				_
	Name of trust SA BUILDERS, INC. PROFIT SHARIN				ust's EIN 5711830			

## **SCHEDULE R** (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

**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.

	Pension Benefit Guaranty Corporation				
For	r calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and e	ending 12	/31/2013		
	Name of plan COSA BUILDERS, INC. PROFIT SHARING PLAN	B Three-oplan n (PN)	0	002	
	Plan sponsor's name as shown on line 2a of Form 5500 COSA BUILDERS, INC.		er Identific	cation Number (EI	N)
Pa	art I Distributions	•			
	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 durpayors who paid the greatest dollar amounts of benefits):	ring the year (i	f more tha	n two, enter EINs	of the two
	EIN(s):57-1183047		_		
	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 th year		3		
P	Funding Information (If the plan is not subject to the minimum funding requirements ERISA section 302, skip this Part)	of section of 4	12 of the I	nternal Revenue (	Code or
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 6	If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the re  a Enter the minimum required contribution for this plan year (include any prior year accumulated fundaments)	iding	•	Year _ ule.	
	deficiency not waived)				
	<b>b</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 authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or administrator agree with the change?	<sup>-</sup> plan	Yes	☐ No	□ N/A
Pa	art 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	ease [][	Decrease	Both	☐ No
Pa	<b>ESOPs</b> (see instructions). If this is not a plan described under Section 409(a) or 4975 skip this Part.	(e)(7) of the In	ternal Rev	enue Code,	
10	Were unallocated employer securities or proceeds from the sale of unallocated securities used to repa	ay any exempt	loan?	Yes	No
11	a Does the ESOP hold any preferred stock?			Yes	No
	<b>b</b> If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a '(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							
<b>13</b> E	nter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in							
a	dollars). See instructions. Complete as many entries as needed to report all applicable employers.  Name of contributing employer							
b	EIN C Dollar amount contributed by employer							
d	, , ,							
е	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):							
а	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							
е	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):							
а	Name of contributing employer							
b								
d	, , ,							
e	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):							
<u>а</u>	0 1 7							
<u>b</u>								
d	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):							
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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							
е	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):							

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The current year      The plan year immediately preceding the current plan year	14a	
<b>h</b> The plan year immediately preceding the current plan year		
The plan year ininediately preceding the current plan year	14b	
C The second preceding plan year	14c	
Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation employer contribution during the current plan year to:	to make an	
a The corresponding number for the plan year immediately preceding the current plan year	15a	
<b>b</b> The corresponding number for the second preceding plan year	15b	
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	
Part VI Additional Information for Single-Employer and Multiemployer Defined Bo	enefit Pension Pl	ans
and beneficiaries under two or more pension plans as of immediately before such plan year, check box and	see instructions regard	ding supplemental
If the total number of participants is 1,000 or more, complete lines (a) through (c) <b>a</b> Enter the percentage of plan assets held as:	% Other:	0/
);	a The corresponding number for the plan year immediately preceding the current plan year	a The corresponding number for the plan year immediately preceding the current plan year

#### 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		1/2013
A This return/report is for: a multiemployer plan;		ployer plan; or	
X a single-employer plan;	a DFE (speci	fy)	
B This return/report is:	the final retur	n/report:	
an amended return/report;	=	vear return/report (less than	12 months).
	о , ,		▶∏
C If the plan is a collectively-bargained plan, check here			
D Check box if filing under:	automatic ext	tension;	the DFVC program;
special extension (enter descrip	tion)		
Part II Basic Plan Information enter all requested	information		
1a Name of plan			1b Three-digit plan
DeRosa Builders, Inc. Profit Sharing Plan			number (PN) ► 002
			1c Effective date of plan 01/01/1991
2a Plan sponsor's name and address; include room or suite number	r (employer, if for a sing	gle-employer plan)	2b Employer Identification
			Number (EIN)
DeRosa Builders, Inc.			13-1865247
			2c Sponsor's telephone
			number
			(914) 682-1800
7 Lake Street			2d Business code (see instructions)
IIC White Plains NV 10602			238900
US White Plains NY 10603			230300
Caution: A penalty for the late or incomplete filing of this return/re	eport will be assessed	d unless reasonable caus	e is established.
Under penalties of perjuny and other penalties set forth in the instructio statements and attachments, as well as the electronic version of this re	ns, I declare that I have eturn/report, and to the	e examined this return/repo best of my knowledge and	rt, including accompanying schedules, belief, it is true, correct, and complete.
SIGN HERE	9-12-14	John DeRosa	
Signature of plan administrator	Date	Enter name of individual	signing as plan administrator
SIGN HERE	9-12-14	John DeRosa	
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; inc			reparer's telephone number
, , , , , , , , ,			optional)
			*
		100	