Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Short Form Annual Return/Report of Small Employee Benefit Plan

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

OMB Nos. 1210-0110 1210-0089

2013

This Form is Open to Public Inspection

Pension Be	enefit Guaranty Corporation	▶ Complete all entries in accorda	ance with the instruc	tions to the Form 5500	O-SF.		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
Part I	Annual Report I	dentification Information							
For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013									
A This ret	This return/report is for:								
B This ret	urn/report is:	the first return/report	he final return/report						
		an amended return/report	short plan year return	n/report (less than 12 mo	onths)	_			
					DFVC progra	am			
Part II	Racio Plan Infor	special extension (enter description mation—enter all requested informat	,						
		mation—enter all requested informati	ion	1	1 h	There a dist			
1a Name DEBORAH H		11(K) PROFIT SHARING PLAN				Three-digit plan number (PN) ▶	003		
					1c	Effective date o			
	ponsor's name and add HRUSTICH, MD LLC	ress; include room or suite number (em	ployer, if for a single-	employer plan)	2b Employer Identification Number (EIN) 27-3571398				
350 NORTH	ERN BLVD SUITE 10	5			2c	2c Sponsor's telephone number 518-446-1850			
350 NORTHERN BLVD., SUITE 105 ALBANY, NY 12204				2d Business code (see instructions)					
3a Plan a	dministrator's name and	d address XSame as Plan Sponsor Na	me Same as Plan	Sponsor Address	3b	EIN			
					3c	Administrator's	telephone number		
		plan sponsor has changed since the last	st return/report filed fo	or this plan, enter the	4b	EIN			
	, EIN, and the plan num or's name	ber from the last return/report.			4c	PN			
5a Total r	number of participants a	at the beginning of the plan year			5a		11		
b Total r	number of participants a	at the end of the plan year			5b		7		
		ccount balances as of the end of the plants	•	•	5c		7		
_		during the plan year invested in eligible					X Yes No		
		the annual examination and report of ar (See instructions on waiver eligibility ar					X Yes No		
If you	answered "No" to eit	her line 6a or line 6b, the plan canno	t use Form 5500-SF	and must instead use	Form_	5500	_		
C If the p	olan is a defined benefit	plan, is it covered under the PBGC ins	urance program (see	ERISA section 4021)?		Yes No	Not determined		
Caution: A	penalty for the late o	r incomplete filing of this return/repo	ort will be assessed	unless reasonable cau	se is (established.			
Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, 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	Filed with authorized/v	alid electronic signature.	10/13/2014	DEBORAH HRUSTICH	H, MD				
HEKE	HERE Signature of plan administrator Date Enter r		Enter name of individu	ndividual signing as plan administrator					
SIGN									
HERE	Signature of employ		Date		f individual signing as employer or plan sponsor				
Preparer's	name (including firm na	ame, if applicable) and address; include	room or suite numbe	r (optional)	Prepa	arer's telephone	number (optional)		

Form 5500-SF 2013 Page **2**

Pa	rt III Financial Information										
7	Plan Assets and Liabilities		(a) Beginning of Yea	ır			(b) End	of V			
	tal plan assets				(b) End of Year 1392743						
	Total plan liabilities	7b			+						
			115113	37				1:	39274	3	
8			(a) Amount				(b) T				
	Contributions received or receivable from:						(6) 1	Otai			
	(1) Employers	8a(1)	1516	5							
	(2) Participants	8a(2)	822	6							
	(3) Others (including rollovers)	3) Others (including rollovers)									
b	Other income (loss)	8b	23928	2							
C	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c						2	262673	3	
d	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	1831	5							
е	Certain deemed and/or corrective distributions (see instructions)	8e									
f	Administrative service providers (salaries, fees, commissions)	8f	275	2							
g	Other expenses	8g									
h	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h							2106	7	
<u>i</u>	Net income (loss) (subtract line 8h from line 8c)	8i							24160	6	
j	Transfers to (from) the plan (see instructions)	8j									
Pa	rt IV Plan Characteristics										
9a	If the plan provides pension benefits, enter the applicable pension 2E 2F 2H 2J 2K 2T 3B 3D	feature co	des from the List of Plan Char	acteris	stic Co	des in	the instruc	tions	3:		
b	If the plan provides welfare benefits, enter the applicable welfare fe	eature cod	es from the List of Plan Chara	cterist	ic Cod	les in t	he instructi	ons:			
Par	t V Compliance Questions										
10	•				Yes	No		Δ			
	During the plan year: Was there a failure to transmit to the plan any participant contributions.	tione within	n the time period described in		163	NO		Am	ount		
	 Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program) Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported 			10a		X					
~	on line 10a.)	,		10b		X					
				10c	Χ					500	0000
d				100						000	7000
	or dishonesty?			10d		X					
е	Were any fees or commissions paid to any brokers, agents, or oth insurance service, or other organization that provides some or all										
	instructions.)		. ,	10e		X					
f	Has the plan failed to provide any benefit when due under the plan?					X					
9	Did the plan have any participant loans? (If "Yes," enter amount as	Did the plan have any participant loans? (If "Yes," enter amount as of year end.)				X					
h	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			10h		X					
i	If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3			10i							
Pari		1 0		101							
11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form											
5500) and line 11a below)											
	11a Enter the unpaid minimum required contribution for current year from Schedule SB (Form 5500) line 39										
12											
	(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) a If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the letter ruling										
granting the waiver											
	you completed line 12a, complete lines 3, 9, and 10 of Schedule	•			<u> </u>	401:	I				
	Enter the minimum required contribution for this plan year					12b					

Page	3 -	1
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С	Enter the amount contributed by the employer to the plan for this plan year	12c					
d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount)							
Will the minimum funding amount reported on line 12d be met by the funding deadline?				No N/A			
Part	VII Plan Terminations and Transfers of Assets						
13a	Has a resolution to terminate the plan been adopted in any plan year?	Y	es X No				
	If "Yes," enter the amount of any plan assets that reverted to the employer this year	13a					
b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the of the PBGC?				Yes X No			
C If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)							
13c(1) Name of plan(s):			V(s)	13c(3) PN(s)			
Part	VIII Trust Information (optional)						
14a Name of trust			14b Trust's EIN				