

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). ▶ Complete all entries in accordance with the instructions to the Form 5500-SF.	OMB Nos. 1210-0110 1210-0089 2014 This Form is Open to Public Inspection
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Part I Annual Report Identification Information	
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>	
A This return/report is for:	<input checked="" type="checkbox"/> a single-employer plan <input type="checkbox"/> a multiple-employer plan (not multiemployer) (Filers checking this box must attach a list of participating employer information in accordance with the form instructions)
B This return/report is	<input type="checkbox"/> a one-participant plan <input type="checkbox"/> a foreign plan <input checked="" type="checkbox"/> the first return/report <input type="checkbox"/> the final return/report <input type="checkbox"/> an amended return/report <input type="checkbox"/> a short plan year return/report (less than 12 months)
C Check box if filing under:	<input checked="" type="checkbox"/> Form 5558 <input type="checkbox"/> automatic extension <input type="checkbox"/> DFVC program <input type="checkbox"/> special extension (enter description)

Part II Basic Plan Information—enter all requested information									
1a Name of plan <u>HEARTLAND CARDIOVASCULAR CENTER, LLC CASH BALANCE PENSION PLAN AND TRUST</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 40%; text-align: center;"><u>003</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>003</u>						
1b Three-digit plan number (PN) ▶	<u>003</u>								
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>CARDIOLOGY ASSOCIATES OF NORTHERN ILLINOIS, LLC</u> <u>DBA HEARTLAND CARDIOVASCULAR CENTER, LLC</u> <u>301 MADISON, STE. 207</u> <u>JOLIET, IL 60435-6654</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">1c Effective date of plan</td> <td style="width: 40%; text-align: center;"><u>01/01/2014</u></td> </tr> <tr> <td>2b Employer Identification Number (EIN)</td> <td style="text-align: center;"><u>36-4115235</u></td> </tr> <tr> <td>2c Sponsor's telephone number</td> <td style="text-align: center;"><u>815-740-1900</u></td> </tr> <tr> <td>2d Business code (see instructions)</td> <td style="text-align: center;"><u>621111</u></td> </tr> </table>	1c Effective date of plan	<u>01/01/2014</u>	2b Employer Identification Number (EIN)	<u>36-4115235</u>	2c Sponsor's telephone number	<u>815-740-1900</u>	2d Business code (see instructions)	<u>621111</u>
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2b Employer Identification Number (EIN)	<u>36-4115235</u>								
2c Sponsor's telephone number	<u>815-740-1900</u>								
2d Business code (see instructions)	<u>621111</u>								
3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor.	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">3b Administrator's EIN</td> <td style="width: 40%;"></td> </tr> <tr> <td>3c Administrator's telephone number</td> <td></td> </tr> </table>	3b Administrator's EIN		3c Administrator's telephone number					
3b Administrator's EIN									
3c Administrator's telephone number									
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	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">4b EIN</td> <td style="width: 40%;"></td> </tr> <tr> <td>4c PN</td> <td></td> </tr> </table>	4b EIN		4c PN					
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4c PN									
5a Total number of participants at the beginning of the plan year	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">5a</td> <td style="width: 40%; text-align: center;"><u>47</u></td> </tr> </table>	5a	<u>47</u>						
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b Total number of participants at the end of the plan year	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">5b</td> <td style="width: 40%; text-align: center;"><u>49</u></td> </tr> </table>	5b	<u>49</u>						
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c Number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">5c</td> <td style="width: 40%;"></td> </tr> </table>	5c							
5c									
d(1) Total number of active participants at the beginning of the plan year	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">5d(1)</td> <td style="width: 40%; text-align: center;"><u>47</u></td> </tr> </table>	5d(1)	<u>47</u>						
5d(1)	<u>47</u>								
d(2) Total number of active participants at the end of the plan year	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">5d(2)</td> <td style="width: 40%; text-align: center;"><u>49</u></td> </tr> </table>	5d(2)	<u>49</u>						
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e Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">5e</td> <td style="width: 40%; text-align: center;"><u>0</u></td> </tr> </table>	5e	<u>0</u>						
5e	<u>0</u>								

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, 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 HERE	Filed with authorized/valid electronic signature.	10/06/2015	ABDUL SANKARI
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/06/2015	ABDUL SANKARI
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)			Preparer's telephone number (optional)

- 6a** Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.) ☒ Yes ☐ No
- b** Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.) ☒ Yes ☐ No
- If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.**
- c** 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 III Financial Information

7 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a Total plan assets	7a	0	1378532
b Total plan liabilities	7b	0	0
c Net plan assets (subtract line 7b from line 7a)	7c	0	1378532
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	1378532	
(2) Participants	8a(2)	0	
(3) Others (including rollovers)	8a(3)	0	
b Other income (loss)	8b	0	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		1378532
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	0	
e Certain deemed and/or corrective distributions (see instructions)	8e	0	
f Administrative service providers (salaries, fees, commissions)	8f	0	
g Other expenses	8g	0	
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		0
i Net income (loss) (subtract line 8h from line 8c)	8i		1378532
j Transfers to (from) the plan (see instructions)	8j	0	

Part IV Plan Characteristics

- 9a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
1A 1C
- b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

Part V Compliance Questions

10 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? (See instructions and DOL's Voluntary Fiduciary Correction Program)		X	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)		X	
c Was the plan covered by a fidelity bond?	X		1000000
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)		X	
f Has the plan failed to provide any benefit when due under the plan?		X	
g 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.)			
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			

Part VI Pension Funding Compliance

- 11** Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and line 11a below) ☒ Yes ☐ No
- 11a** Enter the unpaid minimum required contribution for current year from Schedule SB (Form 5500) line 39 **11a** 0
- 12** Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? .. ☐ Yes ☒ No
(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. Month _____ Day _____ Year _____

If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.

b Enter the minimum required contribution for this plan year.....	12b	
c Enter the amount contributed by the employer to the plan for this plan year	12c	
d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount).....	12d	
e Will the minimum funding amount reported on line 12d be met by the funding deadline?.....	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A	

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted in any plan year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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 control of the PBGC?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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):	13c(2) EIN(s)	13c(3) PN(s)

Part VIII Trust Information (optional)

14a Name of trust	14b Trust's EIN

<div>SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Single-Employer Defined Benefit Plan Actuarial Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).</div> <div>File as an attachment to Form 5500 or 5500-SF.</div>	<div>OMB No. 1210-0110</div> <div>2014</div> <div>This Form is Open to Public Inspection</div>
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

Round off amounts to nearest dollar.
Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

<div>A Name of plan HEARTLAND CARDIOVASCULAR CENTER, LLC CASH BALANCE PENSION PLAN AND TRUST</div>	<div>B Three-digit plan number (PN) 003</div>
<div>C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF CARDIOLOGY ASSOCIATES OF NORTHERN ILLINOIS, LLC</div>	<div>D Employer Identification Number (EIN) 36-4115235</div>

E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B F Prior year plan size: ☒ 100 or fewer ☐ 101-500 ☐ More than 500

Part I Basic Information

1	Enter the valuation date: Month 12 Day 31 Year 2014			
2	Assets:			
	a Market value	2a	0	
	b Actuarial value	2b	0	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
	a For retired participants and beneficiaries receiving payment	0	0	0
	b For terminated vested participants	0	0	0
	c For active participants	49	0	0
	d Total	49	0	0
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)			
	a Funding target disregarding prescribed at-risk assumptions	4a		
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	6.33%	
6	Target normal cost	6	1079049	

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<div>SIGN HERE</div>	<div>Signature of actuary</div> <div>DENNIS M. REDDINGTON</div> <div>Type or print name of actuary</div> <div>PENSION ADVISORY GROUP, LTD.</div> <div>Firm name</div> <div>175 E. HAWTHORN PKWY STE 141 VERNON HILLS, IL 60061-1475</div> <div>Address of the firm</div>	<div>09/18/2015</div> <div>Date</div> <div>14-06071</div> <div>Most recent enrollment number</div> <div>847-680-3867</div> <div>Telephone number (including area code)</div>
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		
	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of _____%	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of _____%		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages		
14 Funding target attainment percentage	14	100.00 %
15 Adjusted funding target attainment percentage	15	100.00 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	0.00 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
02/19/2015	1330000	0			
03/24/2015	48532	0			
			Totals ►	18(b)	1378532
				18(c)	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	1366723
20 Quarterly contributions and liquidity shortfalls:		
a Did the plan have a "funding shortfall" for the prior year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? <input type="checkbox"/> Yes <input type="checkbox"/> No		
c If line 20a is "Yes," see instructions and complete the following table as applicable:		
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.99 %	2nd segment: 6.32 %	3rd segment: 6.99 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 65
23 Mortality table(s) (see instructions) <input checked="" type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6).....	31a	1079049	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment.....	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33	0	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) ..	34	1079049	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....			
36 Additional cash requirement (line 34 minus line 35).....	36	1079049	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	1366723	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	287674	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40		

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected	<input type="checkbox"/> 2 plus 7 years <input type="checkbox"/> 15 years		
b Eligible plan year(s) for which the election in line 41a was made	<input type="checkbox"/> 2008 <input type="checkbox"/> 2009 <input type="checkbox"/> 2010 <input type="checkbox"/> 2011		
42 Amount of acceleration adjustment	42		
43 Excess installment acceleration amount to be carried over to future plan years	43		

Schedule SB, line 26 - Schedule of Active Participant Data
Plan Sponsor's Name: Heartland Cardiovascular Center, LLC
Plan Sponsor's EIN: 36-4115235
Plan Number: 003

**Heartland Cardiovascular Center, LLC
Cash Balance Pension Plan and Trust**

**Schedule SB, line 26 - Schedule of Active Participant Data
Valuation as of 12/31/2014 for the Plan Year Ending 12/31/2014**

YEARS OF CREDITED SERVICE

[illegible]

Schedule SB, line 22 - Description of Weighted Average Retirement Age

Plan Sponsor's Name: Heartland Cardiovascular Center, LLC

Plan Sponsor's EIN: 36-4115235

Plan Number: 003

**Heartland Cardiovascular Center, LLC
Cash Balance Pension Plan and Trust**

**Schedule SB, line 22 - Description of Weighted Average Retirement Age
Valuation as of 12/31/2014 for the Plan Year Ending 12/31/2014**

<u>Retirement</u>	<u>Normal</u>	<u>Early</u>	<u>Subsidized Early</u>
Age:	65		
Service:	0		
Participation:	5		
Defined:	1st of month following		

100% of plan participants are assumed to retire at the later of attained age or normal retirement age.

Heartland Cardiovascular Center, LLC
Cash Balance Pension Plan and Trust

Plan Specifications and Actuarial Assumptions
Valuation as of 12/31/2014 for the Plan Year Ending 12/31/2014

Effective Date	January 1, 2014.
Valuation Date	December 31, 2014
Cash Balance Accrual	<ul style="list-style-type: none">a) Class A (Eugene Chiu, Chris Kolyvas, Muawia Martini, Abdulhamid Sankari): \$175,000.b) Class B (Colin W. Sumida, Jong-Joon Yi): \$100,000.c) Class C (Hazem Al Muradi, Aristides De La Hera, John F. Dongas, Robert D. Elgar, Muhamed, Mazen Kawji, Seif Martini, Govind Ramadurai): \$50,000.d) Class D (Ahmad Abdul-Karim, Daniele P. De Girolami): \$25,000.e) Class E (Joann Donoghue, Dennis M. Killian, Sunil C. Shroff): \$10,000.f) Class F (Parag Jain, Kirkeith Lertsburapa, and other Doctors not in Group A, B, C, D, or E): \$0.g) Non-Owner Participants: 4.25% of compensation.
Cash Balance Account	The Accumulation of the Cash Accruals credited with 5.000% interest.
Monthly Pension	The monthly annuity actuarially equivalent to the Cash Balance Account.
Eligibility Requirements	<ul style="list-style-type: none">a) Minimum years of service: 2.b) Minimum age: 21.c) Participant enters plan on entry date following completion of eligibility requirementsd) Entry date: January 1, July 1.
Normal Retirement Age	1st of month following attainment of age 65 or 5 years of participation, if later.
Funding Provisions	Pension Protection Act of 2006, end of year funding.

Heartland Cardiovascular Center, LLC
Cash Balance Pension Plan and Trust

Plan Specifications and Actuarial Assumptions
Valuation as of 12/31/2014 for the Plan Year Ending 12/31/2014

Type of Annuity	Life Annuity
Top Heavy Status	This plan has been determined to be Top Heavy for the current plan year. Top Heavy benefits are provided in the plan sponsor's defined contribution plan.
Vesting Schedule	100% full and immediate vesting.
Asset Valuation	Fair market value.
Actuarial Equivalence	
Pre-Retirement:	a) Interest: 5.000%. b) Mortality: None.
Post Retirement:	a) Interest: 5.000%. b) Mortality: GAR 1994.

Heartland Cardiovascular Center, LLC
Cash Balance Pension Plan and Trust

Plan Specifications and Actuarial Assumptions
Valuation as of 12/31/2014 for the Plan Year Ending 12/31/2014

Male Nonannuitant:	2014 Nonannuitant Male		
Female Nonannuitant:	2014 Nonannuitant Female		
Male Annuitant:	2014 Annuitant Male		
Female Annuitant:	2014 Annuitant Female		
Male Projection:	None		
Female Projection:	None		
Applicable months from valuation month:	4		
Probability of lump sum:	99.00%		
	<u>1st</u>	<u>2nd</u>	<u>3rd</u>
Segment rates (Maximum Deductible Contribution):	1.15	4.06	5.14
High Quality Bond rates:	N/A	N/A	N/A
Segment rates (Minimum Required Contribution):	4.99	6.32	6.99
Overrides:	0.00	0.00	0.00
Use optional combined mortality table for small plans:	Yes		
Male:	2014 Optional table small plans Male		
Female:	2014 Optional table small plans Female		
Male weighting:	2014 Optional table small plans Male		
Female weighting:	2014 Optional table small plans Female		
Use discount rate transition:	No		
Actuarial Equivalent Floor			
Stability period:	plan year		
Lookback months:	5		
Nonannuitant:	None		
Annuitant:	2014 Applicable		
	<u>1st</u>	<u>2nd</u>	<u>3rd</u>
Current:	1.36	4.60	5.58
Override:	0.00	0.00	0.00

Heartland Cardiovascular Center, LLC
Cash Balance Pension Plan and Trust

Plan Specifications and Actuarial Assumptions
Valuation as of 12/31/2014 for the Plan Year Ending 12/31/2014

Effective Date	January 1, 2014.
Valuation Date	December 31, 2014
Cash Balance Accrual	<ul style="list-style-type: none">a) Class A (Eugene Chiu, Chris Kolyvas, Muawia Martini, Abdulhamid Sankari): \$175,000.b) Class B (Colin W. Sumida, Jong-Joon Yi): \$100,000.c) Class C (Hazem Al Muradi, Aristides De La Hera, John F. Dongas, Robert D. Elgar, Muhamed, Mazen Kawji, Seif Martini, Govind Ramadurai): \$50,000.d) Class D (Ahmad Abdul-Karim, Daniele P. De Girolami): \$25,000.e) Class E (Joann Donoghue, Dennis M. Killian, Sunil C. Shroff): \$10,000.f) Class F (Parag Jain, Kirkeith Lertsburapa, and other Doctors not in Group A, B, C, D, or E): \$0.g) Non-Owner Participants: 4.25% of compensation.
Cash Balance Account	The Accumulation of the Cash Accruals credited with 5.000% interest.
Monthly Pension	The monthly annuity actuarially equivalent to the Cash Balance Account.
Eligibility Requirements	<ul style="list-style-type: none">a) Minimum years of service: 2.b) Minimum age: 21.c) Participant enters plan on entry date following completion of eligibility requirementsd) Entry date: January 1, July 1.
Normal Retirement Age	1st of month following attainment of age 65 or 5 years of participation, if later.
Funding Provisions	Pension Protection Act of 2006, end of year funding.

Heartland Cardiovascular Center, LLC
Cash Balance Pension Plan and Trust

Plan Specifications and Actuarial Assumptions
Valuation as of 12/31/2014 for the Plan Year Ending 12/31/2014

Type of Annuity

Life Annuity

Top Heavy Status

This plan has been determined to be Top Heavy for the current plan year. Top Heavy benefits are provided in the plan sponsor's defined contribution plan.

Vesting Schedule

100% full and immediate vesting.

Asset Valuation

Fair market value.

Actuarial Equivalence

Pre-Retirement:

- a) Interest: 5.000%.
- b) Mortality: None.

Post Retirement:

- a) Interest: 5.000%.
- b) Mortality: GAR 1994.

Heartland Cardiovascular Center, LLC
Cash Balance Pension Plan and Trust

Plan Specifications and Actuarial Assumptions
Valuation as of 12/31/2014 for the Plan Year Ending 12/31/2014

Male Nonannuitant:	2014 Nonannuitant Male		
Female Nonannuitant:	2014 Nonannuitant Female		
Male Annuitant:	2014 Annuitant Male		
Female Annuitant:	2014 Annuitant Female		
Male Projection:	None		
Female Projection:	None		
Applicable months from valuation month:	4		
Probability of lump sum:	99.00%		
	<u>1st</u>	<u>2nd</u>	<u>3rd</u>
Segment rates (Maximum Deductible Contribution):	1.15	4.06	5.14
High Quality Bond rates:	N/A	N/A	N/A
Segment rates (Minimum Required Contribution):	4.99	6.32	6.99
Overrides:	0.00	0.00	0.00
Use optional combined mortality table for small plans:	Yes		
Male:	2014 Optional table small plans Male		
Female:	2014 Optional table small plans Female		
Male weighting:	2014 Optional table small plans Male		
Female weighting:	2014 Optional table small plans Female		
Use discount rate transition:	No		
Actuarial Equivalent Floor			
Stability period:	plan year		
Lookback months:	5		
Nonannuitant:	None		
Annuitant:	2014 Applicable		
	<u>1st</u>	<u>2nd</u>	<u>3rd</u>
Current:	1.36	4.60	5.58
Override:	0.00	0.00	0.00

**SCHEDULE SB
(Form 5500)**Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan
Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2014**This Form is Open to Public
Inspection**

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

▶ **Round off amounts to nearest dollar.**▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

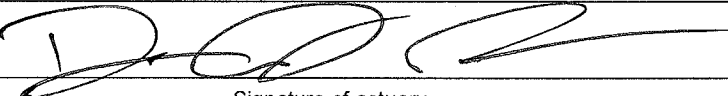
A Name of plan HEARTLAND CARDIOVASCULAR CENTER, LLC CASH BALANCE PENSION PLAN AND TRUST	B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF CARDIOLOGY ASSOCIATES OF NORTHERN ILLINOIS, LLC	D Employer Identification Number (EIN) 36-4115235
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500

Part I Basic Information

1 Enter the valuation date: Month <u>12</u> Day <u>31</u> Year <u>2014</u>			
2 Assets:			
a Market value	2a	0	
b Actuarial value	2b	0	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	0	0	0
b For terminated vested participants	0	0	0
c For active participants	49	0	0
d Total	49	0	0
4 If the plan is in at-risk status, check the box and complete lines (a) and (b) <input type="checkbox"/>			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	6.33%	
6 Target normal cost	6	1079049	

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE		09/18/2015
DENNIS M. REDDINGTON		Date
Type or print name of actuary		1406071
PENSION ADVISORY GROUP, LTD.		Most recent enrollment number
Firm name		847-680-3867
175 E HAWTHORN PKWY STE 141		Telephone number (including area code)
VERNON HILLS IL 60061-1475		
Address of the firm		

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2014
v. 140124

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year).....	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8).....	0	0
10 Interest on line 9 using prior year's actual return of <u>0.00</u> %	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year).....		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>0.00</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance.....		0
d Portion of (c) to be added to prefunding balance.....		0
12 Other reductions in balances due to elections or deemed elections.....	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	100.00%
15 Adjusted funding target attainment percentage	15	100.00%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement.....	16	0.00%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
02/19/2015	1330000	0			
03/24/2015	48532	0			
Totals ▶			18(b)	1378532	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.....	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	1366723

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.99%	2nd segment: 6.32%	3rd segment: 6.99%	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 65
23 Mortality table(s) (see instructions) <input checked="" type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)	31a	1079049	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:			
a Net shortfall amortization installment	Outstanding Balance	Installment	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33	0	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) ...	34	1079049	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0
36 Additional cash requirement (line 34 minus line 35)	36	1079049	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	1366723	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	287674	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:				
a Schedule elected	<input type="checkbox"/> 2 plus 7 years	<input type="checkbox"/> 15 years		
b Eligible plan year(s) for which the election in line 41a was made	<input type="checkbox"/> 2008	<input type="checkbox"/> 2009	<input type="checkbox"/> 2010	<input type="checkbox"/> 2011
42 Amount of acceleration adjustment	42			
43 Excess installment acceleration amount to be carried over to future plan years	43			