

<b>Form 5500-SF</b>  Department of the Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		<b>Short Form Annual Return/Report of Small Employee Benefit Plan</b>  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).  ▶ <b>Complete all entries in accordance with the instructions to the Form 5500-SF.</b>		OMB Nos. 1210-0110 1210-0089  <b>2014</b>  <b>This Form is Open to Public Inspection</b>	
<b>Part I Annual Report Identification Information</b>					
For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014					
<b>A</b> 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>B</b> This return/report is		<input type="checkbox"/> a one-participant plan <input type="checkbox"/> a foreign plan			
		<input 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)			
<b>C</b> 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)			
<b>Part II Basic Plan Information</b> —enter all requested information					
<b>1a</b> Name of plan WILLIAM WOLFSON DMD PC DEFINED BENEFIT RETIREMENT PLAN		<b>1b</b> Three-digit plan number (PN) ▶		001	
		<b>1c</b> Effective date of plan		01/01/2009	
<b>2a</b> Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) WILLIAM WOLFSON, DMD, PC  361 PURCHASE ST RYE, NY 10580		<b>2b</b> Employer Identification Number (EIN)		13-3025780	
		<b>2c</b> Sponsor's telephone number		914-837-8090	
		<b>2d</b> Business code (see instructions)		621210	
<b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor. WILLIAM WOLFSON, DMD, PC  361 PURCHASE ST RYE, NY 10580		<b>3b</b> Administrator's EIN		13-3025780	
		<b>3c</b> Administrator's telephone number		914-837-8090	
<b>4</b> 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. <b>a</b> Sponsor's name		<b>4b</b> EIN			
		<b>4c</b> PN			
<b>5a</b> Total number of participants at the beginning of the plan year .....		<b>5a</b>		20	
<b>b</b> Total number of participants at the end of the plan year.....		<b>5b</b>		30	
<b>c</b> Number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item) .....		<b>5c</b>		0	
<b>d(1)</b> Total number of active participants at the beginning of the plan year.....		<b>5d(1)</b>		15	
<b>d(2)</b> Total number of active participants at the end of the plan year.....		<b>5d(2)</b>		20	
<b>e</b> Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....		<b>5e</b>		0	
<b>Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.</b>					
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.					
<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	10/06/2015	WILLIAM WOLFSON		
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator		
<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	10/06/2015	WILLIAM WOLFSON		
	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)	
For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500-SF.					
Form 5500-SF (2014) v. 140124					

- 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**

<b>7 Plan Assets and Liabilities</b>		<b>(a) Beginning of Year</b>	<b>(b) End of Year</b>
<b>a</b> Total plan assets .....	<b>7a</b>	1068119	1274368
<b>b</b> Total plan liabilities .....	<b>7b</b>	0	0
<b>c</b> Net plan assets (subtract line 7b from line 7a) .....	<b>7c</b>	1068119	1274368
<b>8 Income, Expenses, and Transfers for this Plan Year</b>		<b>(a) Amount</b>	<b>(b) Total</b>
<b>a</b> Contributions received or receivable from:			
<b>(1)</b> Employers .....	<b>8a(1)</b>	200000	
<b>(2)</b> Participants .....	<b>8a(2)</b>	0	
<b>(3)</b> Others (including rollovers) .....	<b>8a(3)</b>	0	
<b>b</b> Other income (loss) .....	<b>8b</b>	17871	
<b>c</b> Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) .....	<b>8c</b>		217871
<b>d</b> Benefits paid (including direct rollovers and insurance premiums to provide benefits) .....	<b>8d</b>	11522	
<b>e</b> Certain deemed and/or corrective distributions (see instructions) ....	<b>8e</b>	0	
<b>f</b> Administrative service providers (salaries, fees, commissions) .....	<b>8f</b>	0	
<b>g</b> Other expenses .....	<b>8g</b>	100	
<b>h</b> Total expenses (add lines 8d, 8e, 8f, and 8g) .....	<b>8h</b>		11622
<b>i</b> Net income (loss) (subtract line 8h from line 8c) .....	<b>8i</b>		206249
<b>j</b> Transfers to (from) the plan (see instructions) .....	<b>8j</b>	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
- 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**

<b>10 During the plan year:</b>		<b>Yes</b>	<b>No</b>	<b>Amount</b>
<b>a</b> 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) .....	<b>10a</b>		X	0
<b>b</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.) .....	<b>10b</b>		X	0
<b>c</b> Was the plan covered by a fidelity bond? .....	<b>10c</b>	X		150000
<b>d</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? .....	<b>10d</b>		X	0
<b>e</b> 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.) .....	<b>10e</b>	X		9548
<b>f</b> Has the plan failed to provide any benefit when due under the plan? .....	<b>10f</b>		X	0
<b>g</b> Did the plan have any participant loans? (If "Yes," enter amount as of year end.) .....	<b>10g</b>		X	0
<b>h</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) .....	<b>10h</b>		X	
<b>i</b> 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 .....	<b>10i</b>		X	

**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>b</b> Enter the minimum required contribution for this plan year.....	<b>12b</b>	0
<b>c</b> Enter the amount contributed by the employer to the plan for this plan year .....	<b>12c</b>	0
<b>d</b> 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).....	<b>12d</b>	0
<b>e</b> 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**

<b>13a</b> 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 .....	<b>13a</b> 0
<b>b</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
<b>c</b> 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.)	
<b>13c(1)</b> Name of plan(s):	<b>13c(2)</b> EIN(s) <b>13c(3)</b> PN(s)

**Part VIII Trust Information (optional)**

<b>14a</b> Name of trust	<b>14b</b> Trust's EIN

<b>SCHEDULE SB</b> <b>(Form 5500)</b>  Department of the Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration  Pension Benefit Guaranty Corporation	<b>Single-Employer Defined Benefit Plan</b> <b>Actuarial Information</b>  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).  ▶ <b>File as an attachment to Form 5500 or 5500-SF.</b>	OMB No. 1210-0110  <b>2014</b>  <b>This Form is Open to Public Inspection</b>
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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.

<b>A</b> Name of plan WILLIAM WOLFSON DMD PC DEFINED BENEFIT RETIREMENT PLAN	<b>B</b> Three-digit plan number (PN) ▶ 001
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF WILLIAM WOLFSON, DMD, PC	<b>D</b> Employer Identification Number (EIN) 13-3025780
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500

<b>Part I</b>	<b>Basic Information</b>
<b>1</b> Enter the valuation date: Month 01 Day 01 Year 2014	
<b>2</b> Assets:	
<b>a</b> Market value .....	<b>2a</b> 1068119
<b>b</b> Actuarial value .....	<b>2b</b> 1068119
<b>3</b> Funding target/participant count breakdown	
<b>a</b> For retired participants and beneficiaries receiving payment.....	(1) Number of participants 1 (2) Vested Funding Target 0 (3) Total Funding Target 60674
<b>b</b> For terminated vested participants.....	9 0 49043
<b>c</b> For active participants.....	20 504202 529807
<b>d</b> Total.....	30 504202 639524
<b>4</b> If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>	
<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>
<b>b</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.....	<b>4b</b>
<b>5</b> Effective interest rate .....	<b>5</b> 6.55%
<b>6</b> Target normal cost .....	<b>6</b> 24117

**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.

<b>SIGN HERE</b>		08/27/2015
	Signature of actuary	Date
CRAIG A. MILLER, PRESIDENT	Type or print name of actuary	14-02728
		Most recent enrollment number
WESTMINSTER U.S.A., LTD.	Firm name	914-697-5000
		Telephone number (including area code)
4 WEST RED OAK LANE SUITE 110 WHITE PLAINS, NY 10604	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**

<b>Part II Beginning of Year Carryover and Prefunding Balances</b>		
	(a) Carryover balance	(b) Prefunding balance
<b>7</b> Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....	0	401200
<b>8</b> Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....	0	0
<b>9</b> Amount remaining (line 7 minus line 8) .....	0	401200
<b>10</b> Interest on line 9 using prior year's actual return of <u>12.58</u> % .....	0	50471
<b>11</b> Prior year's excess contributions to be added to prefunding balance:		
<b>a</b> Present value of excess contributions (line 38a from prior year) .....		70999
<b>b(1)</b> 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>6.37</u> % .....		4523
<b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....		0
<b>c</b> Total available at beginning of current plan year to add to prefunding balance .....		75522
<b>d</b> Portion of (c) to be added to prefunding balance .....		75522
<b>12</b> Other reductions in balances due to elections or deemed elections .....	0	0
<b>13</b> Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....	0	527193

<b>Part III Funding Percentages</b>		
<b>14</b> Funding target attainment percentage .....	<b>14</b>	84.58 %
<b>15</b> Adjusted funding target attainment percentage .....	<b>15</b>	84.58 %
<b>16</b> Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	<b>16</b>	72.00 %
<b>17</b> If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	<b>17</b>	%

<b>Part IV Contributions and Liquidity Shortfalls</b>					
<b>18</b> 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
08/31/2015	200000	0			
			<b>Totals ▶</b>	<b>18(b)</b>	200000
				<b>18(c)</b>	0

<b>19</b> Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
<b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years .....	<b>19a</b>	0
<b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b>	0
<b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....	<b>19c</b>	177383
<b>20</b> Quarterly contributions and liquidity shortfalls:		
<b>a</b> Did the plan have a "funding shortfall" for the prior year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>b</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		
<b>c</b> 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
0	0	0
		(4) 4th
		0

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

<b>21</b> Discount rate:				
<b>a</b> Segment rates:	1st segment: 4.99 %	2nd segment: 6.32 %	3rd segment: 6.99 %	<input type="checkbox"/> N/A, full yield curve used
<b>b</b> Applicable month (enter code).....				<b>21b</b> 0
<b>22</b> Weighted average retirement age .....				<b>22</b> 65
<b>23</b> Mortality table(s) (see instructions) <input checked="" type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute				

**Part VI Miscellaneous Items**

<b>24</b> 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
<b>25</b> 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
<b>26</b> Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ....	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>27</b> If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	<b>27</b>

**Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**

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

**Part VIII Minimum Required Contribution For Current Year**

<b>31</b> Target normal cost and excess assets (see instructions):			
<b>a</b> Target normal cost (line 6).....	<b>31a</b>	24117	
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....	<b>31b</b>	0	
<b>32</b> Amortization installments:	Outstanding Balance	Installment	
<b>a</b> Net shortfall amortization installment.....	138841	47208	
<b>b</b> Waiver amortization installment .....	0	0	
<b>33</b> 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 .....	<b>33</b>		
<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) ..	<b>34</b>	71325	
	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement.....	0	0	0
<b>36</b> Additional cash requirement (line 34 minus line 35).....	<b>36</b>	71325	
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	<b>37</b>	177383	
<b>38</b> Present value of excess contributions for current year (see instructions)			
<b>a</b> Total (excess, if any, of line 37 over line 36) .....	<b>38a</b>	106058	
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....	<b>38b</b>	0	
<b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....	<b>39</b>	0	
<b>40</b> Unpaid minimum required contributions for all years .....	<b>40</b>	0	

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

<b>41</b> If an election was made to use PRA 2010 funding relief for this plan:			
<b>a</b> Schedule elected .....	<input type="checkbox"/> 2 plus 7 years <input type="checkbox"/> 15 years		
<b>b</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		
<b>42</b> Amount of acceleration adjustment .....	<b>42</b>		
<b>43</b> Excess installment acceleration amount to be carried over to future plan years .....	<b>43</b>		

**William Wolfson, DMD, PC Defined Benefit Pension Plan**  
**Schedule SB, line 26 - Schedule of Active Participant Data**  
**Plan Name: William Wolfson Retirement Plan**  
**Plan EIN: 13-3025780**  
**Plan Number: 001**

Age	Years of Credited Service																			
	< 1		1 - 4		5 - 9		10 - 14		15 - 19		20 - 24		25 - 29		30 - 34		35 - 39		40+	
	#	Avg. Comp.	#	Avg. Comp.	#	Avg. Comp.	#	Avg. Comp.	#	Avg. Comp.	#	Avg. Comp.	#	Avg. Comp.	#	Avg. Comp.	#	Avg. Comp.	#	Avg. Comp.
<25			3																	
25-29			2		1															
30-34			4																	
35-39			1																	
40-44			5		1															
45-49			1																	
50-54																				
55-59			1																	
60-64																				
65-69							1													
70+																				

Age is attained age as of the valuation date.

# indicates the number of active participants in an age and service category.

**William Wolfson, DMD, PC Defined Benefit Pension Plan****Schedule SB, line 32 - Schedule of Amortization Bases****Plan Name: William Wolfson Retirement Plan****Plan EIN: 13-3025780****Plan Number: 001**

<b>Type of Base</b>	<b>Present Value</b>	<b>Date Established</b>	<b>Years Remaining</b>	<b>Amount of Installment</b>
Shortfall Base	30,197	01/01/2009	2	15,466
Shortfall Base	31,622	01/01/2010	3	11,058
Shortfall Base	77,022	01/01/2011	4	20,684
Total	138,841			47,208



**William Wolfson, DMD, PC Defined Benefit Pension Plan**  
**Schedule SB, Part V - Statement of Actuarial Assumptions/Methods**  
**Plan Name: William Wolfson Retirement Plan**  
**Plan EIN: 13-3025780**  
**Plan Number: 001**

**Normal Retirement Benefit**

Actuarial Cost Method: PPA06 Funding Rules

IRC430 Funding Yield Curve Segmented Rates

First Segment: 4.99%

Second Segment: 6.32%

Third Segment: 6.99%

IRC404 Funding Yield Curve Segmented Rates

First Segment: 1.25%

Second Segment: 4.06%

Third Segment: 5.08%

PBGC Segmented Rates

First Segment: 1.25%

Second Segment: 4.57%

Third Segment: 5.6%

Pre-Retirement Valuation Assumptions

Retirement Valuation Assumptions

Mortality Table 2014 430(h)(3)(A)-Optional combined

**IRC417(e)(3) Interest Assumption**

Segment Rate same as Funding Yield Curve Segmented Rates

**IRC417(e)(3) Pre-retirement Mortality**

Mortality Table None

**IRC417(e)(3) Retirement Mortality**

Mortality Table 2014 417(e)(3) Applicable Mortality Table

**Optional Forms Assumption**

0% of participants will elect the Plan Normal Form

100% of participants will elect a Lump Sum (single payment)

**Retirement Actuarial Equivalence Assumptions**

1st Segment Rate: 1.25% Effective annual rate

2nd Segment Rate: 4.57% Effective annual rate

3rd Segment Rate: 5.6% Effective annual rate

Mortality Table 2014 417(e)(3) Applicable Mortality Table

**William Wolfson, DMD, PC Defined Benefit Pension Plan**  
**Schedule SB, Part V - Statement of Actuarial Assumptions/Methods**  
**Plan Name: William Wolfson Retirement Plan**  
**Plan EIN: 13-3025780**  
**Plan Number: 001**

**Assumptions for IRC415 Maximum Benefit Actuarial Adjustments**

Investment Earnings	5% Effective annual rate
Mortality Table	2014 417(e)(3) Applicable Mortality Table

Retirement Protection Act of 1994 Interest Rate for non-life annuities

Investment Earnings	5% Effective annual rate
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**William Wolfson, DMD, PC Defined Benefit Pension Plan****Schedule SB, Part V - Summary of Plan Provisions****Plan Name: William Wolfson Retirement Plan****Plan EIN: 13-3025780****Plan Number: 001**

Plan Effective Date	January 1, 2009
Plan Anniversary Date	January 1, 2014
Participation Eligibility	Minimum age: 21 and Minimum months of service: 12 Minimum hours worked: 1,000
Plan Entry Date	01/01 or 07/01 coincident with or following the satisfaction of the requirements
Normal Retirement Date	First day of the month coincident with or following age 65 Not to exceed the later of age 65 and 5 years of participation
Normal Form of Benefit	Single Life Annuity (Qualified Joint and Survivor annuity is the required standard option)
Retirement Benefit Optional Forms	Lump Sum (single payment)
Normal Retirement Benefit	Benefit Formula: 1.8% per year of service times compensation plus 0.65% per year of service times compensation in excess of the integration level: Table: II - Maximum: \$117000 - Year: 2014 Maximum total years of service: 25 Maximum years of past service: 5 IRC415 maximum annual benefit: \$210,000 Actuarially adjusted under IRC415(b) for benefit commencement age and benefit form Benefit limited to 100% of compensation Minimum benefit: 2% of compensation per year of topheavy plan participation up to 10 (actuarially adjusted for benefit form)
Compensation Definition	Highest consecutive 3 year average salary over all participation Annual salary up to \$260,000 considered
Pre-Retirement Death Benefit	Lump sum payable on death of participant
Benefit Amount	100% present value of accrued benefit
Vested Retirement Benefit	Vesting Schedule: 20% a year after 2 years (100% after 6 years) Computation Period: Employment Years Based on periods of service rounded to nearest year
Accrued Retirement Benefit	Pro-rated on participation Participation includes up to 5 years of employment service Maximum number of years of past credited benefit accrual service is 5

**Form 5500-SF**Department of the Treasury  
Internal Revenue ServiceDepartment 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**2014****This Form is Open to  
Public Inspection**▶ **Complete all entries in accordance with the instructions to the Form 5500-SF.****Part I Annual Report Identification Information**For calendar plan year 2014 or fiscal plan year beginning 1/1/2014 and ending 12/31/2014

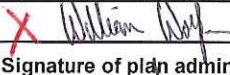

- A** This return/report is for: ☒ a single-employer plan ☐ a multiple-employer plan (not multiemployer)  
☐ a one-participant plan ☐ a foreign plan
- B** This return/report is ☐ the first return/report ☐ the final return/report  
☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
- C** Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ DFVC program  
☐ special extension (enter description)

**Part II Basic Plan Information—enter all requested information**

<b>1a</b> Name of plan William Wolfson DMD PC Defined Benefit Retirement Plan		<b>1b</b> Three-digit plan number (PN) ▶	001
		<b>1c</b> Effective date of plan	1/1/2009
<b>2a</b> Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) William Wolfson, DMD, PC 361 Purchase St Rye NY 10580		<b>2b</b> Employer Identification Number (EIN)	133025780
		<b>2c</b> Sponsor's telephone number	9148378090
		<b>2d</b> Business code (see instructions)	621210
<b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor. William Wolfson, DMD, PC 361 Purchase St Rye NY 10580		<b>3b</b> Administrator's EIN	133025780
		<b>3c</b> Administrator's telephone number	9148378090
<b>4</b> 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. <b>a</b> Sponsor's name		<b>4b</b> EIN	
		<b>4c</b> PN	
<b>5a</b> Total number of participants at the beginning of the plan year		<b>5a</b>	20
<b>b</b> Total number of participants at the end of the plan year		<b>5b</b>	30
<b>c</b> Number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item)		<b>5c</b>	0
<b>d(1)</b> Total number of active participants at the beginning of the plan year		<b>5d(1)</b>	15
<b>d(2)</b> Total number of active participants at the end of the plan year		<b>5d(2)</b>	20
<b>e</b> Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested		<b>5e</b>	0

**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.

<b>SIGN HERE</b>		<u>10/5/15</u>	
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>		<u>10/5/15</u>	
	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
<b>a</b> Total plan assets .....	<b>7a</b>	1068119	1274368
<b>b</b> Total plan liabilities .....	<b>7b</b>	0	0
<b>c</b> Net plan assets (subtract line 7b from line 7a) .....	<b>7c</b>	1068119	1274368
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
<b>a</b> Contributions received or receivable from:			
(1) Employers .....	<b>8a(1)</b>	200000	
(2) Participants .....	<b>8a(2)</b>	0	
(3) Others (including rollovers) .....	<b>8a(3)</b>	0	
<b>b</b> Other income (loss) .....	<b>8b</b>	17871	
<b>c</b> Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) .....	<b>8c</b>		217871
<b>d</b> Benefits paid (including direct rollovers and insurance premiums to provide benefits) .....	<b>8d</b>	11522	
<b>e</b> Certain deemed and/or corrective distributions (see instructions) .....	<b>8e</b>	0	
<b>f</b> Administrative service providers (salaries, fees, commissions) .....	<b>8f</b>	0	
<b>g</b> Other expenses .....	<b>8g</b>	100	
<b>h</b> Total expenses (add lines 8d, 8e, 8f, and 8g) .....	<b>8h</b>		11622
<b>i</b> Net income (loss) (subtract line 8h from line 8c) .....	<b>8i</b>		206249
<b>j</b> Transfers to (from) the plan (see instructions) .....	<b>8j</b>	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
- 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
<b>a</b> 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) .....	<b>10a</b>		<input checked="" type="checkbox"/>	0
<b>b</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.) .....	<b>10b</b>		<input checked="" type="checkbox"/>	0
<b>c</b> Was the plan covered by a fidelity bond? .....	<b>10c</b>	<input checked="" type="checkbox"/>		150000
<b>d</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? .....	<b>10d</b>		<input checked="" type="checkbox"/>	0
<b>e</b> 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.) .....	<b>10e</b>	<input checked="" type="checkbox"/>		9548
<b>f</b> Has the plan failed to provide any benefit when due under the plan? .....	<b>10f</b>		<input checked="" type="checkbox"/>	0
<b>g</b> Did the plan have any participant loans? (If "Yes," enter amount as of year end.) .....	<b>10g</b>		<input checked="" type="checkbox"/>	0
<b>h</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) .....	<b>10h</b>		<input checked="" type="checkbox"/>	
<b>i</b> 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 .....	<b>10i</b>		<input checked="" type="checkbox"/>	

**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>b</b> Enter the minimum required contribution for this plan year.....	<b>12b</b>	0
--	------------	---

<b>c</b> Enter the amount contributed by the employer to the plan for this plan year .....	<b>12c</b>	0
--	------------	---

<b>d</b> 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).....	<b>12d</b>	0
---	------------	---

<b>e</b> 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**

<b>13a</b> 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 .....	<b>13a</b>	0
---	------------	---

<b>b</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
--	------------------------------	--

<b>c</b> 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)
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**Part VIII Trust Information (optional)****14a** Name of trust**14b** Trust's EIN



**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 1/1/2014 and ending 12/31/2014

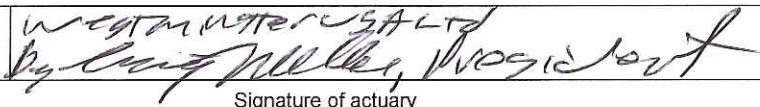
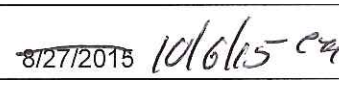
▶ **Round off amounts to nearest dollar.**▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

<b>A</b> Name of plan William Wolfson DMD PC Defined Benefit Retirement Plan	<b>B</b> Three-digit plan number (PN) ▶ 001
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF William Wolfson, DMD, PC	<b>D</b> Employer Identification Number (EIN) 133025780
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500

<b>Part I Basic Information</b>			
<b>1</b> Enter the valuation date: 1/1/2014			
<b>2</b> Assets:			
<b>a</b> Market value .....	<b>2a</b>	1068119	
<b>b</b> Actuarial value .....	<b>2b</b>	1068119	
<b>3</b> Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
<b>a</b> For retired participants and beneficiaries receiving payment.....	1	0	60674
<b>b</b> For terminated vested participants.....	9	0	49043
<b>c</b> For active participants.....	20	504202	529807
<b>d</b> Total.....	30	504202	639524
<b>4</b> If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>		
<b>b</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.....	<b>4b</b>		
<b>5</b> Effective interest rate .....	<b>5</b>	6.55	%
<b>6</b> Target normal cost .....	<b>6</b>	24117	

**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.

<b>SIGN HERE</b>		
Signature of actuary		Date
Craig A. Miller, President		1402728
Type or print name of actuary		Most recent enrollment number
Westminster U.S.A., Ltd.		9146975000
Firm name		Telephone number (including area code)
4 West Red Oak Lane Suite 110 White Plains NY 10604		
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

<b>Part II Beginning of Year Carryover and Prefunding Balances</b>		
	(a) Carryover balance	(b) Prefunding balance
<b>7</b> Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....	0	401200
<b>8</b> Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....	0	0
<b>9</b> Amount remaining (line 7 minus line 8) .....	0	401200
<b>10</b> Interest on line 9 using prior year's actual return of <u>12.58</u> % .....	0	50471
<b>11</b> Prior year's excess contributions to be added to prefunding balance:		
<b>a</b> Present value of excess contributions (line 38a from prior year) .....		70999
<b>b(1)</b> 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>6.37</u> % .....		4523
<b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....		
<b>c</b> Total available at beginning of current plan year to add to prefunding balance .....		75522
<b>d</b> Portion of (c) to be added to prefunding balance .....		75522
<b>12</b> Other reductions in balances due to elections or deemed elections .....	0	0
<b>13</b> Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....	0	527193

<b>Part III Funding Percentages</b>			
<b>14</b> Funding target attainment percentage .....	<b>14</b>	84.58	%
<b>15</b> Adjusted funding target attainment percentage .....	<b>15</b>	84.58	%
<b>16</b> Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	<b>16</b>	72	%
<b>17</b> If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	<b>17</b>		%

<b>Part IV Contributions and Liquidity Shortfalls</b>					
<b>18</b> 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
8/31/2015	200000	0			
<b>Totals ▶</b>			<b>18(b)</b>	200000	<b>18(c)</b> 0

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

<b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years. ....	<b>19a</b>	0
<b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b>	0
<b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....	<b>19c</b>	177383

**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
0	0	0	0



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

<b>21</b> Discount rate:				
<b>a</b> Segment rates:	1st segment: 4.99 %	2nd segment: 6.32 %	3rd segment: 6.99 %	<input type="checkbox"/> N/A, full yield curve used
<b>b</b> Applicable month (enter code).....			<b>21b</b>	0
<b>22</b> Weighted average retirement age .....			<b>22</b>	65
<b>23</b> Mortality table(s) (see instructions) <input checked="" type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute				

**Part VI Miscellaneous Items**

<b>24</b> 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
<b>25</b> 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
<b>26</b> Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ....		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>27</b> If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment .....	<b>27</b>	

**Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**

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

**Part VIII Minimum Required Contribution For Current Year**

<b>31</b> Target normal cost and excess assets (see instructions):			
<b>a</b> Target normal cost (line 6) .....		<b>31a</b>	24117
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....		<b>31b</b>	0
<b>32</b> Amortization installments:	Outstanding Balance		installment
<b>a</b> Net shortfall amortization installment.....	138841		47208
<b>b</b> Waiver amortization installment .....	0		0
<b>33</b> If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval ( ) and the waived amount .....		<b>33</b>	
<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) ..		<b>34</b>	71325
	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement.....	0	0	0
<b>36</b> Additional cash requirement (line 34 minus line 35).....		<b>36</b>	71325
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....		<b>37</b>	177383
<b>38</b> Present value of excess contributions for current year (see instructions)			
<b>a</b> Total (excess, if any, of line 37 over line 36) .....		<b>38a</b>	106058
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....		<b>38b</b>	0
<b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....		<b>39</b>	0
<b>40</b> Unpaid minimum required contributions for all years .....		<b>40</b>	0

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

<b>41</b> If an election was made to use PRA 2010 funding relief for this plan:			
<b>a</b> Schedule elected .....		<input type="checkbox"/> 2 plus 7 years	<input type="checkbox"/> 15 years
<b>b</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
<b>42</b> Amount of acceleration adjustment .....		<b>42</b>	
<b>43</b> Excess installment acceleration amount to be carried over to future plan years .....		<b>43</b>	

**William Wolfson, DMD, PC Defined Benefit Pension Plan**  
**Schedule SB, line 26 - Schedule of Active Participant Data**  
**Plan Name: William Wolfson Retirement Plan**  
**Plan EIN: 13-3025780**  
**Plan Number: 001**

Age	Years of Credited Service													
	< 1		1 - 4		5 - 9		10 - 14		15 - 19		20 - 24		25 - 29	
	#	Avg. Comp.	#	Avg. Comp.	#	Avg. Comp.	#	Avg. Comp.	#	Avg. Comp.	#	Avg. Comp.	#	Avg. Comp.
<25			3											
25-29			2		1									
30-34			4											
35-39			1											
40-44			5		1									
45-49			1											
50-54														
55-59			1											
60-64														
65-69							1							
70+														

Age is attained age as of the valuation date.

# indicates the number of active participants in an age and service category.

**William Wolfson, DMD, PC Defined Benefit Pension Plan**  
**Schedule SB, line 32 - Schedule of Amortization Bases**  
**Plan Name: William Wolfson Retirement Plan**  
**Plan EIN: 13-3025780**  
**Plan Number: 001**

<b>Type of Base</b>	<b>Present Value</b>	<b>Date Established</b>	<b>Years Remaining</b>	<b>Amount of Installment</b>
Shortfall Base	30,197	01/01/2009	2	15,466
Shortfall Base	31,622	01/01/2010	3	11,058
Shortfall Base	77,022	01/01/2011	4	20,684
<b>Total</b>	<b>138,841</b>			<b>47,208</b>

**William Wolfson, DMD, PC Defined Benefit Pension Plan**  
**Schedule SB, Part V - Statement of Actuarial Assumptions/Methods**  
**Plan Name: William Wolfson Retirement Plan**  
**Plan EIN: 13-3025780**  
**Plan Number: 001**

**Normal Retirement Benefit**

Actuarial Cost Method: PPA06 Funding Rules

IRC430 Funding Yield Curve Segmented Rates

First Segment:	4.99%
Second Segment:	6.32%
Third Segment:	6.99%

IRC404 Funding Yield Curve Segmented Rates

First Segment:	1.25%
Second Segment:	4.06%
Third Segment:	5.08%

PBGC Segmented Rates

First Segment:	1.25%
Second Segment:	4.57%
Third Segment:	5.6%

Pre-Retirement Valuation Assumptions

Retirement Valuation Assumptions

Mortality Table	2014 430(h)(3)(A)-Optional combined
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**IRC417(e)(3) Interest Assumption**

Segment Rate	same as Funding Yield Curve Segmented Rates
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**IRC417(e)(3) Pre-retirement Mortality**

Mortality Table	None
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**IRC417(e)(3) Retirement Mortality**

Mortality Table	2014 417(e)(3) Applicable Mortality Table
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**Optional Forms Assumption**

0% of participants will elect the Plan Normal Form

100% of participants will elect a Lump Sum (single payment)

**Retirement Actuarial Equivalence Assumptions**

1st Segment Rate:	1.25% Effective annual rate
2nd Segment Rate:	4.57% Effective annual rate
3rd Segment Rate:	5.6% Effective annual rate
Mortality Table	2014 417(e)(3) Applicable Mortality Table

**William Wolfson, DMD, PC Defined Benefit Pension Plan**  
**Schedule SB, Part V - Statement of Actuarial Assumptions/Methods**  
**Plan Name: William Wolfson Retirement Plan**  
**Plan EIN: 13-3025780**  
**Plan Number: 001**

**Assumptions for IRC415 Maximum Benefit Actuarial Adjustments**

Investment Earnings	5% Effective annual rate
Mortality Table	2014 417(e)(3) Applicable Mortality Table

Retirement Protection Act of 1994 Interest Rate for non-life annuities

Investment Earnings	5% Effective annual rate
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**William Wolfson, DMD, PC Defined Benefit Pension Plan**  
**Schedule SB, Part V - Summary of Plan Provisions**  
**Plan Name: William Wolfson Retirement Plan**  
**Plan EIN: 13-3025780**  
**Plan Number: 001**

Plan Effective Date	January 1, 2009
Plan Anniversary Date	January 1, 2014
Participation Eligibility	Minimum age: 21 and Minimum months of service: 12 Minimum hours worked: 1,000
Plan Entry Date	01/01 or 07/01 coincident with or following the satisfaction of the requirements
Normal Retirement Date	First day of the month coincident with or following age 65 Not to exceed the later of age 65 and 5 years of participation
Normal Form of Benefit	Single Life Annuity (Qualified Joint and Survivor annuity is the required standard option)
Retirement Benefit Optional Forms	Lump Sum (single payment)
Normal Retirement Benefit	Benefit Formula: 1.8% per year of service times compensation plus 0.65% per year of service times compensation in excess of the integration level: Table: II - Maximum: \$117000 - Year: 2014 Maximum total years of service: 25 Maximum years of past service: 5 IRC415 maximum annual benefit: \$210,000 Actuarially adjusted under IRC415(b) for benefit commencement age and benefit form Benefit limited to 100% of compensation Minimum benefit: 2% of compensation per year of topheavy plan participation up to 10 (actuarially adjusted for benefit form)
Compensation Definition	Highest consecutive 3 year average salary over all participation Annual salary up to \$260,000 considered
Pre-Retirement Death Benefit	Lump sum payable on death of participant
Benefit Amount	100% present value of accrued benefit
Vested Retirement Benefit	Vesting Schedule: 20% a year after 2 years (100% after 6 years) Computation Period: Employment Years Based on periods of service rounded to nearest year
Accrued Retirement Benefit	Pro-rated on participation Participation includes up to 5 years of employment service Maximum number of years of past credited benefit accrual service is 5

CERTIFICATION STATEMENT

2014 SCHEDULE SB (FORM 5500-SF)

PLAN: William Wolfson, DMD, PC Defined Benefit Pension Plan

PLAN SPONSOR: William Wolfson, DMD, PC

EMPLOYER IDENTIFICATION NUMBER: 13-3025780

PLAN NUMBER: 001

I certify that the information provided on line 2(a), line 3, column (1) and line 18 of this Schedule SB, the Pension Plan Specifications attached hereto, and the employee census attached hereto have been provided to the Enrolled Actuary by my office, or that of my authorized and qualified representative(s), and are both complete and accurate and that the pension plan and trust are qualified under IRC sections 401(a) and 501(a). We have received independent legal counsel relative to the legal issues arising out of the pension plan

William Wolfson, DMD, PC ,  
Plan Administrator

By: X , President  
William Wolfson, DMD, PC

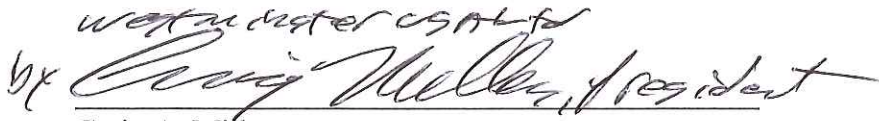
Date: 10/5/15

X , Trustee  
William Wolfson, DMD, PC

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I have not audited the data provided. This Schedule SB has been prepared based upon the assumed completeness and accuracy of said data. It is, to the best of my knowledge, complete and accurate. This Schedule SB certification and the Statement by Enrolled Actuary on the face of this Schedule SB are in effect only with completion of the above Plan Administrator and Trustee Certification, and are subject to the accuracy thereof.

Date: 10/6/15

Westminster U.S.A. Ltd.  
by , President  
Craig A. Miller  
President  
Westminster U.S.A. Ltd.  
4 West Red Oak Lane  
White Plains, NY 10604  
Telephone No.: (914) 697-5000