Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

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).

2014

OMB Nos. 1210-0110

1210-0089

This Form is Open to **Public Inspection**

Pension Benefit Guaranty Corporation ▶ 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 01/01/2014 and ending 13					2/31/2014				
A This ret	urn/report is for:	X a single-employer plan	a multiple-employer plan (not multiemployer) (Filers checking this box must attac of participating employer information in accordance with the form instructions)						
		a one-participant plan	a foreign plan						
B This retu	ırn/report is	the first return/report	the final return/report						
	·	an amended return/report	a short plan year return	ear return/report (less than 12 months)					
C Check b	oox if filing under:	X Form 5558	automatic extension		DFVC program				
		special extension (enter descrip							
Part II		rmation—enter all requested infor	mation		1 41				
1a Name of plan VRMC OF NEW YORK 401(K) PLAN					1b Three plan n (PN)	number			
						fective date of plan 07/20/1995			
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) VITREOUS-RETINA-MACULA CONSULTANTS OF NEW YORK					2b Employer Identification Number (EIN) 13-2721177				
460 PARK A\	VENUE 5TH FLOOR				2c Spons	2c Sponsor's telephone number 212-861-9797			
NEW YORK, NY 10022					2d Busine	Business code (see instructions) 621111			
3a Plan a	dministrator's name ar	nd address XSame as Plan Sponso	r.		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.					4b EIN				
a Sponsor's name					4c PN 5a				
5a Total number of participants at the beginning of the plan year									
		at the end of the plan year			5b	0			
C Number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item)					5c				
a(1) Tota	al number of active pa	rticipants at the beginning of the plar	ı year		5d(1)				
d(2) Total number of active participants at the end of the plan year					5d(2)				
Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested					5e				
Caution: A	penalty for the late	or incomplete filing of this return/r	eport will be assessed of	unless reasonable cau	ise is establi	ished.			
SB or Sche	alties of perjury and ot edule MB completed a true, correct, and comp	her penalties set forth in the instruction and signed by an enrolled actuary, as plete.	ons, I declare that I have well as the electronic vers	examined this return/report	oort, including , and to the b	g, if applicable, a Schedule best of my knowledge and			
SIGN HERE		valid electronic signature.	10/29/2015	MARY SHERBAN					
TILIXL	Signature of plan a	dministrator	Date	Enter name of individ	ual signing as plan administrator				
SIGN									
HERE				dual signing as employer or plan sponsor					
Preparer's	name (including firm n	name, if applicable) and address (incl	ude room or suite numbe	r) (optional)	Preparer's t	telephone number (optional)			

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b .	Were all of the plan's assets during the plan year invested in eligible Are you claiming a waiver of the annual examination and report of a runder 29 CFR 2520.104-46? (See instructions on waiver eligibility a figure of you answered "No" to either line 6a or line 6b, the plan cannot with the plan cannot want to the pl	an indeper and condit ot use Fo	ndent qualified public accounta ions.)rm 5500-SF and must instead	int (IQ d use	PA) Form	5500.	X Yes	
	f the plan is a defined benefit plan, is it covered under the PBGC in	surance p	rogram (see ERISA section 40)21)?		Yes	No Not determined	
Par	III Financial Information		Г					
7	Plan Assets and Liabilities		(a) Beginning of Yea		(b) End of Year			
	Total plan assets						7200809	
	Total plan liabilities						0	
	Net plan assets (subtract line 7b from line 7a)						7200809	
	Income, Expenses, and Transfers for this Plan Year (a) Amount						(b) Total	
	Contributions received or receivable from: 1) Employers	8a(1)	1593	308				
	2) Participants	8a(2)	2956	521				
	3) Others (including rollovers)	8a(3)	43	333				
	Other income (loss)	8b	2014	127				
	Fotal income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c					660689	
	Benefits paid (including direct rollovers and insurance premiums							
t	o provide benefits)	8d	3106					
e (Certain deemed and/or corrective distributions (see instructions)	8e		0				
<u>f</u>	Administrative service providers (salaries, fees, commissions)	8f	4	150				
<u>g</u> (Other expenses	8g						
	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h					311097	
	Net income (loss) (subtract line 8h from line 8c)	8i					349592	
_ J	Fransfers to (from) the plan (see instructions)	8j		0				
	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	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		
	on line 10a.)	`	•	10b		X		
С	Was the plan covered by a fidelity bond?			10c	X		400000	
d						X		
е	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	f Has the plan failed to provide any benefit when due under the plan?					X		
g	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.)					X		
i	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	11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and line 11a below)							
11a	1a Enter the unpaid minimum required contribution for current year from Schedule SB (Form 5500) line 39							
12								
	(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)							
а	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							

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lf :	ou completed line 12a, complete lines 3, 9, and 10 of Schedule MB (For	m 5500), and skip to line 13.					
b	Enter the minimum required contribution for this plan year		12b				
С	Enter the amount contributed by the employer to the plan for this plan year		12c				
d	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)						
е	Will the minimum funding amount reported on line 12d be met by the funding	g deadline?		Yes	No N/A		
Part	VII Plan Terminations and Transfers of Assets						
13a	Has a resolution to terminate the plan been adopted in any plan year?		🔲 Y	′es X No			
	If "Yes," enter the amount of any plan assets that reverted to the employer this year						
b	b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the of the PBGC?				Yes X No		
С	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.)						
1	3c(1) Name of plan(s):		13c(2) EI	N(s)	13c(3) PN(s)		

14b Trust's EIN

Part VIII Trust Information (optional)

14a Name of trust