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

2015

This Form is Open to Public Inspection

Part I	Annual Report	Identification Information						
For calenda	ar plan year 2015 or fi	iscal plan year beginning 01/01/2	015	and ending 12/3	31/2015			
A This ret	urn/report is for:	x a single-employer plan	a multiple-employer plan (not multiemployer) (Filers checking this box must attach a list of participating employer information in accordance with the form instructions)					
71	(a., , , ope () (a.,)	a one-participant plan	a foreign plan					
B This retu	urn/report is	the first return/report	the final return/report					
		an amended return/report	n/report (less than 12 mon	months)				
C Check I	box if filing under:	X Form 5558						
		special extension (enter descri	. ,					
Part II		ormation—enter all requested info	ormation		41	T		
1a Name		C DDOFIT CLIADING DLAN			1b Three-digit			
THOMAS E	BOWDLER, DMD, PO	C PROFIT SHARING PLAN			plan number (PN) ▶	001		
				 	1c Effective date o			
						1/1979		
Mailing	g address (include roo	oyer, if for a single-employer plan) om, apt., suite no. and street, or P.O			2b Employer Identification Number (EIN) 20-0675169			
	town, state or province BOWDLER, DMD, PC	ce, country, and ZIP or foreign posta	al code (if foreign, see insti	ructions)	2c Sponsor's telephone number 585-638-2416			
					2d Business code (see instruction			
16685 HINDS HOLLEY, NY					621210			
3a Plan a	dministrator's name a	nd address XSame as Plan Spons	sor.	;	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					4b EIN			
name, EIN, and the plan number from the last return/report. a Sponsor's name					4c PN			
5a Total number of participants at the beginning of the plan year					5a 5			
b Total number of participants at the end of the plan year					5b	5		
C Number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item)			efit plans do not	5c				
d(1) Total number of active participants at the beginning of the plan year					5d(1)			
d(2) Total number of active participants at the end of the plan year					5d(2)	2		
Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested				nefits that were less	5e	0		
		or incomplete filing of this return						
SB or Sche		ther penalties set forth in the instruc and signed by an enrolled actuary, a aplete.						
SIGN HERE		/valid electronic signature.	09/01/2016	THOMAS E BOWDLER DMD				
	Signature of plan a	administrator	Date	Enter name of individua	Enter name of individual signing as plan administrator			
SIGN								
HERE	Signature of emplo		Date					
Preparer's	name (including firm r	name, if applicable) and address (in-	clude room or suite numbe	er) F	Preparer's telephone	number		

Form 5500-SF 2015		Page 2							
 Were all of the plan's assets during the plan year invested in eligib Are you claiming a waiver of the annual examination and report of under 29 CFR 2520.104-46? (See instructions on waiver eligibility a lf you answered "No" to either line 6a or line 6b, the plan cannot be a second to the plan cannot be a second t	an indepen and conditi ot use For	dent qualified public a ons.)rm 5500-SF and must	ccount	ant (IQ	PA) Form	5500.		X Yes	No No
C If the plan is a defined benefit plan, is it covered under the PBGC in	surance pr	ogram (see ERISA se	ection 4	021)? .		Yes	No N	lot determine	ed
Part III Financial Information									
7 Plan Assets and Liabilities		(a) Beginning			-		(b) End of Year		
a Total plan assets	7a		1337	0				1322759	
b Total plan liabilities	7b 7c		1337					1322759	
Net plan assets (subtract line 7b from line 7a) Income, Expenses, and Transfers for this Plan Year	76	(a) Amou		700			(b) Tot		
a Contributions received or receivable from:		(a) Amot	4111				(6) 100	aı	
(1) Employers	8a(1)			0					
(2) Participants	8a(2)			0					
(3) Others (including rollovers)	8a(3)		0						
b Other income (loss)	8b		-14	905					
C Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c							-14905	
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		45						
g Other expenses	8g			0					
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h							45	
i Net income (loss) (subtract line 8h from line 8c)	8i							-14950	
j Transfers to (from) the plan (see instructions)	8j			0					
Part IV Plan Characteristics									
B If the plan provides welfare benefits, enter the applicable welfare for Part V Compliance Questions	eature code	es from the List of Pla	n Chara	acterist	ic Cod	les in the	e instructior	ns:	
10 During the plan year:				Yes	No	N/A	A	mount	
described in 29 CFR 2510.3-102? (See instructions and DOL's V	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				0
	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)				X				0
C Was the plan covered by a fidelity bond?	Was the plan covered by a fidelity bond?				X				0
	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?				X				0
carrier, insurance service, or other organization that provides som	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				0
					X				2
	Did the plan have any participant loans? (If "Yes," enter amount as of year end.)				Χ				0
h If this is an individual account plan, was there a blackout period?	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)				X				
If 10h was answered "Yes," check the box if you either provided the required notice or one of the			10i		X				
j Did the plan trust incur unrelated business taxable income?			10j						
Part VI Pension Funding Compliance			10)	<u> </u>	<u> </u>				
11 Is this a defined benefit plan subject to minimum funding requirem 5500) and line 11a below)								Yes X	No
11a Enter the unpaid minimum required contribution for all years from						11a			
12 Is this a defined contribution plan subject to the minimum funding							RISA?	Yes X	No

	F	orm 5500-SF 2015 Page 3 - 1							
	_ `	s," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)							
а		aiver of the minimum funding standard for a prior year is being amortized in this plan year, see in: ng the waiver		enter the Day	e date of t	he letter ru Year	ling		
lf		mpleted line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line		Duy_		1 oui			
b	Enter tl	he minimum required contribution for this plan year		12b			0		
С	Enter th	ne amount contributed by the employer to the plan for this plan year		12c			0		
d		act the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the ve amount)		12d	C				
е		e minimum funding amount reported on line 12d be met by the funding deadline?			Yes	No X	N/A		
Part		Plan Terminations and Transfers of Assets			<u>_</u>				
13a	Has a	resolution to terminate the plan been adopted in any plan year?			Yes	s X No			
	If "Yes	s," enter the amount of any plan assets that reverted to the employer this year		13a	13a				
b		all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brou PBGC?		ontrol		Yes X	No		
С		ng this plan year, any assets or liabilities were transferred from this plan to another plan(s), identiassets or liabilities were transferred. (See instructions.)	fy the plan(s) to	1					
•	13c(1) N	lame of plan(s):	13c(2)	EIN(s)	IN(s) 13c(3) PN(s)				
Part		Trust Information		Т					
14a	Name o	f trust		14b Trust's EIN					
14c	Name	of trustee or custodian		14d Trustee's or custodian's					
				telephone number					
Par	t IX	IRS Compliance Questions		l					
15a	Is the	plan a 401(k) plan?		Ye	S	No			
				Design-					
15b If "Yes," how does the 401(k) plan satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under sections 401(k)(3) and 401(m)(2)?					based safe ADP/ACP harbor test method				
15c	15c If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "current year					Yes No			
testing method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.401(m)-2(a)(2)(ii))?						ш			
16a	16a Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b):					Ratio percentage			
16b Does the plan satisfy the coverage and nondiscrimination tests of sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?					es	No			
17a Has the plan been timely amended for all required tax law changes?				Ye	S	No	N/A		
17b Date the last plan amendment/restatement for the required tax law changes was adopted// Enter the applicable code for tax law changes and codes).						(See ins	tructions		
17c		lan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter pland the letter is serial referred to the letter is serial referred.		t to a fa	vorable II	RS opinion	or		
17d	17d If the plan is an individually-designed plan and received a favorable determination letter from the IRS, enter the date of the plan's last favorable determination letter/								
18	Is the Plan maintained in a U.S. territory (i.e., Puerto Rico (if no election under ERISA section 1022(i)(2) has been made), American Samoa, Guam, the Commonwealth of the Northern Mariana Islands or the U.S. Virgin Islands)?				S No				
19	Were in-service distributions made during the plan year?			Ye	s	No			
	If "Yes," enter amount								
20	Were required minimum distributions made to 5% owners who have attained age 70 ½ (regardless of whether or not retired), as required under section 401(a)(9)?				es	No	N/A		