## Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

belief, it is true, correct, and complete

Filed with authorized/valid electronic signature

Filed with authorized/valid electronic signature.

Signature of employer/plan sponsor

Signature of plan administrator

SIGN

**HERE** 

SIGN HERE

## 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

2015

This Form is Open to Public Inspection

P	ension Benefit Guaranty Corporatio	Complete all entries in a	accordance with the instructions to the Form 55	500-SF.		•			
		rt Identification Information							
For	calendar plan year 2015 oı	r fiscal plan year beginning 01/01/2	2015 and ending 12	2/31/2015					
<b>A</b>	This return/report is for:	a single-employer plan  a multiple-employer plan (not multiemployer) (Filers checking this box must attach list of participating employer information in accordance with the form instructions)  a one-participant plan							
Вт	his return/report is	the first return/report an amended return/report	the final return/report a short plan year return/report (less than 12 mo	onths)					
C	Check box if filing under:	X Form 5558	automatic extension	atic extension DFVC program					
		special extension (enter descr	ription)						
Pa	rt II Basic Plan In	formation—enter all requested inf	formation						
	Name of plan /EL PHYSICIANS, P.C., 4	01(K) PROFIT SHARING PLAN		PN	n number N) ▶	001			
				1C Effe	ective date of 01/0	plan 1/2005			
	Plan sponsor's name (emp Mailing address (include ro		Employer Identification Number (EIN) 27-1596766						
	EL PHYSICIANS, P.C.	al code (if foreign, see instructions)	<b>2c</b> Sponsor's telephone number 845-258-0794						
				2d Bus	siness code (	see instructions)			
	BEACH DRIVE, #404 PORT, MS 39507				6211	11			
3a	Plan administrator's name	and address Same as Plan Spons	sor.	<b>3b</b> Adn	ministrator's E	EIN			
				3c Adn	ninistrator's t	elephone number			
4		the plan sponsor has changed since number from the last return/report.	the last return/report filed for this plan, enter the	4b EIN					
а	Sponsor's name			4c PN	1				
5a	Total number of participar	nts at the beginning of the plan year		5a		1			
b	Total number of participar	nts at the end of the plan year		5b		1			
С			the plan year (defined benefit plans do not	5c		1			
d(	1) Total number of active	. 5d(1)							
	2) Total number of active	5d(2)	(2)						
Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested									
	tion: A penalty for the lat	te or incomplete filing of this returr	n/report will be assessed unless reasonable cau						
			ctions, I declare that I have examined this return/rep as well as the electronic version of this return/report						

09/29/2016

09/29/2016

Date

Date

**NICHOLAS FIAVEY** 

**NICHOLAS FIAVEY** 

Enter name of individual signing as plan administrator

Enter name of individual signing as employer or plan sponsor

Preparer's telephone number

Preparer's name (including firm name, if applicable) and address (include room or suite number)

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<ul> <li>Were all of the plan's assets during the plan year invested in eligib</li> <li>Are you claiming a waiver of the annual examination and report of a 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</li></ul>	an indepen and condition ot use For	dent qualified public a ons.) m 5500-SF and mus	ccount	ant (IQ	PA)  Form	5500.		X	Yes 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	Not	determ	ined
Part III   Financial Information										
7 Plan Assets and Liabilities		(a) Beginning				(b) End of Year				
a Total plan assets	7a		207	969					21323	
<b>b</b> Total plan liabilities	7b		207	0						0
Net plan assets (subtract line 7b from line 7a)  Income, Expenses, and Transfers for this Plan Year	7c	(a) A		207969			4.1	213236		
8 Income, Expenses, and Transfers for this Plan Year a Contributions received or receivable from:		(a) Amou	ınt				(a)	Total		
(1) Employers	8a(1)		0							
(2) Participants	8a(2)		7200							
(3) Others (including rollovers)	8a(3)		0							
<b>b</b> Other income (loss)	8b			685						
<b>C</b> Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c								788	5
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		2618							
g Other expenses	8g			0						
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h								261	8
i Net income (loss) (subtract line 8h from line 8c)	8i								526	7
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 2A 2E 2F 2G 2J 2K 2R 3D	feature cod	des from the List of Plant	an Cha	racteris	stic Co	des in t	the instr	uctions	S:	
B If the plan provides welfare benefits, enter the applicable welfare fe	eature code	as from the List of Pla	n Char	octorist	ic Coc	las in th	a instru	ctions:		-
In the plan provides wellare beliefits, effect the applicable wellare is	cature cout	23 HOITH THE LIST OF FIRE	ii Onaic	actorist	.10 000	103 111 111	ic ilistiu	ctions.		
Part V Compliance Questions										
10 During the plan year:				Yes	No	N/A		Am	ount	
Was there a failure to transmit to the plan any participant contributed described in 29 CFR 2510.3-102? (See instructions and DOL's V Program)	oluntary Fi	duciary Correction	10a		X					
<b>b</b> Were there any nonexempt transactions with any party-in-interest reported on line 10a.)			10b		X					
	March and a support of the California and									
<b>d</b> Did the plan have a loss, whether or not reimbursed by the plan's					X					
Were any fees or commissions paid to any brokers, agents, or oth carrier, insurance service, or other organization that provides som					X					
					X					
					^					
			10g	X						21282
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			10h		Χ					
	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									
j Did the plan trust incur unrelated business taxable income?			10j			Χ				
Part VI Pension Funding Compliance			,	1	<u> </u>					
11 Is this a defined benefit plan subject to minimum funding requirem 5500) and line 11a below)								<u></u> ]	Yes	X No
11a Enter the unpaid minimum required contribution for all years from						11a		· <u> </u>	•	
							X No			

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(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									
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					
	Subtract the amount in line 12c from the amount in line 12b. Enter the	e result (enter a minus sign to the	left of a	12d					
	negative amount)  Will the minimum funding amount reported on line 12d be met by the				Yes	No 🗌	N/A		
Part		runuing deadiline :			100	110	14//		
	Has a resolution to terminate the plan been adopted in any plan year?				Yes	X No			
		If "Yes," enter the amount of any plan assets that reverted to the employer this year							
b	Were all the plan assets distributed to participants or beneficiaries, to the PBGC?			control Yes X No					
С	If during this plan year, any assets or liabilities were transferred from which assets or liabilities were transferred. (See instructions.)	this plan to another plan(s), identi	fy the plan(s) to						
1	13c(1) Name of plan(s):		13c(2)	2) EIN(s) 13c			PN(s)		
Part	t VIII Trust Information								
14a	Name of trust			14b Trust's EIN					
14c	Name of trustee or custodian		14d Trustee's or custodian's						
		telephone number							
Dan	TRO Counting Counting								
	rt IX IRS Compliance Questions								
15a	Is the plan a 401(k) plan?			X Yes No					
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)?					Design- based safe ADP/ACP harbor test method			
15c	5c If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "current year testing method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.401(m)-2(a)(2)(ii))?					Yes No			
	2 Check the box to indicate the method used by the plan to satisfy the	🔼 pe	Ratio Average benefit						
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?						× No			
17a Has the plan been timely amended for all required tax law changes?						No	N/A		
17b Date the last plan amendment/restatement for the required tax law changes was adopted 09 / 08 / 2015 Enter the applicable code (See instructions for tax law changes and codes).									
	17c If the plan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter plan that is subject to a favorable IRS opinion or advisory letter, enter the date of that favorable letter 03 / 31 / 2014 and the letter's serial number <u>J396699A</u> .								
	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	s 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)?					X No			
19	Were in-service distributions made during the plan year?			Yes	3	X 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)?					No	X N/A		