

**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 calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

- A** This return/report is for:
- 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)
- 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 <u>SADASHIV S. SHENOY, M. D. , PLLC DEFINED BENEFIT PENSION PLAN</u>		<b>1b</b> Three-digit plan number (PN) ▶ <u>001</u>
		<b>1c</b> Effective date of plan <u>01/01/2007</u>
<b>2a</b> Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>SADASHIV S. SHENOY, M.D., PLLC</u>  <u>78 BROWNSTONE COURT</u> <u>E AMHERST, NY 14051</u>		<b>2b</b> Employer Identification Number (EIN) <u>26-4711666</u>
		<b>2c</b> Sponsor's telephone number <u>716-631-8736</u>
		<b>2d</b> Business code (see instructions) <u>621210</u>
<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor.		<b>3b</b> Administrator's EIN
		<b>3c</b> Administrator's telephone number
<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>4b</b> EIN
<b>a</b> Sponsor's name		<b>4c</b> PN
<b>5a</b> Total number of participants at the beginning of the plan year.....		<b>5a</b> <u>4</u>
<b>b</b> Total number of participants at the end of the plan year .....		<b>5b</b> <u>5</u>
<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>
<b>d(1)</b> Total number of active participants at the beginning of the plan year .....		<b>5d(1)</b> <u>4</u>
<b>d(2)</b> Total number of active participants at the end of the plan year.....		<b>5d(2)</b> <u>5</u>
<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>

**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>Filed with authorized/valid electronic signature.</u>	<u>10/05/2016</u>	<u>SADASHIV S. SHENOY</u>
	<b>Signature of plan administrator</b>	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>			
	<b>Signature of employer/plan sponsor</b>	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 )	Preparer's telephone number

- 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>	1324801	1342842
<b>b</b> Total plan liabilities .....	<b>7b</b>		
<b>c</b> Net plan assets (subtract line 7b from line 7a) .....	<b>7c</b>	1324801	1342842
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>	80000	
(2) Participants .....	<b>8a(2)</b>		
(3) Others (including rollovers) .....	<b>8a(3)</b>		
<b>b</b> Other income (loss) .....	<b>8b</b>	-22435	
<b>c</b> Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) .....	<b>8c</b>		57565
<b>d</b> Benefits paid (including direct rollovers and insurance premiums to provide benefits) .....	<b>8d</b>	39524	
<b>e</b> Certain deemed and/or corrective distributions (see instructions)....	<b>8e</b>		
<b>f</b> Administrative service providers (salaries, fees, commissions).....	<b>8f</b>		
<b>g</b> Other expenses .....	<b>8g</b>		
<b>h</b> Total expenses (add lines 8d, 8e, 8f, and 8g).....	<b>8h</b>		39524
<b>i</b> Net income (loss) (subtract line 8h from line 8c) .....	<b>8i</b>		18041
<b>j</b> Transfers to (from) the plan (see instructions).....	<b>8j</b>		

**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 3B 3D
- 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	N/A	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>		X		
<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		
<b>c</b> Was the plan covered by a fidelity bond?.....	<b>10c</b>	X			500000
<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		
<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		
<b>f</b> Has the plan failed to provide any benefit when due under the plan? .....	<b>10f</b>		X		
<b>g</b> Did the plan have any participant loans? (If "Yes," enter amount as of year end.) .....	<b>10g</b>		X		
<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>				
<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>				
<b>j</b> Did the plan trust incur unrelated business taxable income? .....	<b>10j</b>				

**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 all years from Schedule SB (Form 5500) line 40..... **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? 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? Yes No
13b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? Yes No
13c(1) Name of plan(s): 13c(2) EIN(s) 13c(3) PN(s)

Part 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

Part IX IRS Compliance Questions

15a Is the plan a 401(k) plan? 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 harbor method ADP/ACP test
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 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
16a Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b): Ratio percentage test Average benefit test
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? Yes No
17a Has the plan been timely amended for all required tax law changes? Yes No N/A
17b Date the last plan amendment/restatement for the required tax law changes was adopted \_\_\_/\_\_\_/\_\_\_ . 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 \_\_\_/\_\_\_/\_\_\_ and the letter's serial number \_\_\_\_\_.
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)? Yes No
19 Were in-service distributions made during the plan year? Yes No
If "Yes," enter amount 19
20 Were required minimum distributions made to 5% owners who have attained age 70 1/2 (regardless of whether or not retired), as required under section 401(a)(9)? Yes No N/A

**SCHEDULE SB  
(Form 5500)**

Department of the Treasury  
Internal Revenue Service

Department 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

**2015**

**This Form is Open to Public Inspection**

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

▶ **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 <u>SADASHIV S. SHENOY, M. D. , PLLC DEFINED BENEFIT PENSION PLAN</u>		<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>SADASHIV S. SHENOY, M.D., PLLC</u>		<b>D</b> Employer Identification Number (EIN) <u>26-4711666</u>	
<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:	Month <u>12</u> Day <u>31</u> Year <u>2015</u>	
<b>2</b>	Assets:		
	<b>a</b> Market value .....	<b>2a</b>	<u>1262842</u>
	<b>b</b> Actuarial value .....	<b>2b</b>	<u>1262842</u>
<b>3</b>	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	<b>a</b> For retired participants and beneficiaries receiving payment .....	<u>0</u>	<u>0</u>
	<b>b</b> For terminated vested participants .....	<u>0</u>	<u>0</u>
	<b>c</b> For active participants .....	<u>5</u>	<u>1243143</u>
	<b>d</b> Total .....	<u>5</u>	<u>1243143</u>
<b>4</b>	If the plan is in at-risk status, check the box and complete lines (a) and (b) .....		
	<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>	<u>6.25%</u>
<b>6</b>	Target normal cost .....	<b>6</b>	<u>115727</u>

**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	<u>STEPHEN R. PARKS, MSPA</u>	Date	<u>09/23/2016</u>
	Type or print name of actuary	<u>RETIREMENT SYSTEMS OF CALIF., INC.</u>	Most recent enrollment number	<u>14-04577</u>
	Firm name	<u>21021 VENTURA BLVD., SUITE 300 WOODLAND HILLS, CA 91364</u>	Telephone number (including area code)	<u>844-604-3163</u>
	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

<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	159536
<b>8</b>	Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....	0	97448
<b>9</b>	Amount remaining (line 7 minus line 8) .....	0	62088
<b>10</b>	Interest on line 9 using prior year's actual return of <u>-0.01%</u> .....	0	-6
<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) .....		63672
<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>6.84%</u> .....		0
<b>b(2)</b>	Interest on line 38b from prior year Schedule SB, using prior year's actual return .....		-4082
<b>c</b>	Total available at beginning of current plan year to add to prefunding balance .....		59590
<b>d</b>	Portion of (c) to be added to prefunding balance .....		59590
<b>12</b>	Other reductions in balances due to elections or deemed elections .....		
<b>13</b>	Balance at beginning of current year (line 9 + line 10 + line 11d - line 12) .....	0	121672

<b>Part III Funding Percentages</b>			
<b>14</b>	Funding target attainment percentage .....	<b>14</b>	91.01 %
<b>15</b>	Adjusted funding target attainment percentage .....	<b>15</b>	94.10 %
<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>	99.85 %
<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
08/01/2016	80000				
			<b>Totals ▶</b>	<b>18(b)</b>	<b>18(c)</b>
				80000	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>
<b>b</b>	Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b>
<b>c</b>	Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....	<b>19c</b>
		75756
<b>20</b>	Quarterly contributions and liquidity shortfalls:	
<b>a</b>	Did the plan have a "funding shortfall" for the prior year? .....	<input checked="" type="checkbox"/> Yes <input 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 checked="" 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	(4) 4th

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

<b>21</b> Discount rate:				
<b>a</b> Segment rates:	1st segment: 4.72%	2nd segment: 6.11%	3rd segment: 6.81%	<input type="checkbox"/> N/A, full yield curve used
<b>b</b> Applicable month (enter code).....				<b>21b</b> 2
<b>22</b> Weighted average retirement age .....				<b>22</b> 70
<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 checked="" type="checkbox"/> Yes	<input 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>	
<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>	115727	
<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 .....	111863	23278	
<b>b</b> Waiver amortization installment .....			
<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>	139005	
	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement.....		63249	63249
<b>36</b> Additional cash requirement (line 34 minus line 35).....	<b>36</b>	75756	
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	<b>37</b>	75756	
<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>	0	
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....	<b>38b</b>		
<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>		

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security Administration  
Pension Benefit Guaranty Corporation

### 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.

2015

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#### Part I Annual Report Identification Information

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

**A** This return/report is for:  
 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)  
 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)

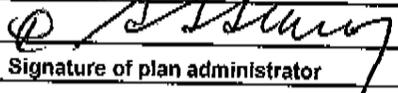
**C** Check box if filing under:  
 Form 5558     automatic extension     DFVC program  
 special extension (enter description)

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

<b>1a</b> Name of plan Sadashiv S. Shenoy, M. D. , PLLC Defined Benefit Pension Plan	<b>1b</b> Three-digit plan number (PN) ▶ 001
<b>2a</b> Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) Sadashiv S. Shenoy, M.D., PLLC  78 Brownstone Court E Amherst NY 14051	<b>1c</b> Effective date of plan 01/01/2007
<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor.	<b>2b</b> Employer Identification Number (EIN) 26-4711666
	<b>2c</b> Sponsor's telephone number (716) 631-8736
	<b>2d</b> Business code (see instructions) 621210
	<b>3b</b> Administrator's EIN
	<b>3c</b> Administrator's telephone number
<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>4b</b> EIN
<b>a</b> Sponsor's name	<b>4c</b> PN
<b>5a</b> Total number of participants at the beginning of the plan year.....	<b>5a</b> 4
<b>b</b> Total number of participants at the end of the plan year.....	<b>5b</b> 5
<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>
<b>d(1)</b> Total number of active participants at the beginning of the plan year.....	<b>5d(1)</b> 4
<b>d(2)</b> Total number of active participants at the end of the plan year.....	<b>5d(2)</b> 5
<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>

**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		<u>9/27/16</u>	SADASHIV S. SHENOY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	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)	Preparer's telephone number

- 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	7a	1,324,801	1,342,842
<b>b</b> Total plan liabilities	7b		
<b>c</b> Net plan assets (subtract line 7b from line 7a)	7c	1,324,801	1,342,842
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
<b>a</b> Contributions received or receivable from:			
(1) Employers	8a(1)	80,000	
(2) Participants	8a(2)		
(3) Others (including rollovers)	8a(3)		
<b>b</b> Other income (loss)	8b	-22,435	
<b>c</b> Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		57,565
<b>d</b> Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	39,524	
<b>e</b> Certain deemed and/or corrective distributions (see instructions)	8e		
<b>f</b> Administrative service providers (salaries, fees, commissions)	8f		
<b>g</b> Other expenses	8g		
<b>h</b> Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		
<b>i</b> Net income (loss) (subtract line 8h from line 8c)	8i		39,524
<b>j</b> Transfers to (from) the plan (see instructions)	8j		18,041

**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 3B 3D
- 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	N/A	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)	10a		X		
<b>b</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		X		
<b>c</b> Was the plan covered by a fidelity bond?	10c	X			500,000
<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?	10d		X		
<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.)	10e		X		
<b>f</b> Has the plan failed to provide any benefit when due under the plan?	10f		X		
<b>g</b> Did the plan have any participant loans? (If "Yes," enter amount as of year end.)	10g		X		
<b>h</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h		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.	10i				
<b>j</b> Did the plan trust incur unrelated business taxable income?	10j				

**Part VI: Pension Funding Compliance**

- 1** 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
- 1a** Enter the unpaid minimum required contribution for all years from Schedule SB (Form 5500) line 40  Yes  No
- 2** 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

Form 5500-SF 2015

Page 3 -

(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? 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? Yes 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? Yes 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.)

Table with 3 columns: 13c(1) Name of plan(s), 13c(2) EIN(s), 13c(3) PN(s)

Part 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

Part IX IRS Compliance Questions

15a Is the plan a 401(k) plan? 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 harbor method ADP/ACP test

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 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

16a Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b): Ratio percentage test Average benefit test

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? Yes No

17a Has the plan been timely amended for all required tax law changes? Yes No N/A

17b Date the last plan amendment/restatement for the required tax law changes was adopted. 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 and the letter's serial number

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)? Yes No

19 Were in-service distributions made during the plan year? Yes No. If "Yes," enter amount 19

20 Were required minimum distributions made to 5% owners who have attained age 70 1/2 (regardless of whether or not retired), as required under section 401(a)(9)? Yes No N/A

<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>2015</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

▶ **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 Sadashiv S. Shenoy, M.D., PLLC Defined Benefit Pension 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 Sadashiv S. Shenoy, M.D., PLLC	<b>D</b> Employer Identification Number (EIN) 26-4711666	

**E** Type of plan:  Single  Multiple-A  Multiple-B  Other  
**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 2015

**2** Assets:

a Market value.....	<b>2a</b>	1,262,842
b Actuarial value.....	<b>2b</b>	1,262,842

**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.....	5	1,243,143	1,245,428
d Total.....	5	1,243,143	1,245,428

**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.....	<b>4a</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>	

**5** Effective interest rate..... **5** 6.25 %

**6** Target normal cost..... **6** 115,727

**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	<u>8/23/16</u> Date
	Stephen R. Parks, MSPA Type or print name of actuary	14-04577 Most recent enrollment number
	Retirement Systems of Calif., Inc. Firm name	(844) 604-3163 Telephone number (including area code)
	21021 Ventura Blvd., Suite 300 Woodland Hills CA 91364 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

<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	159,536
<b>8</b>	Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....	0	97,448
<b>9</b>	Amount remaining (line 7 minus line 8) .....	0	62,088
<b>10</b>	Interest on line 9 using prior year's actual return of <u>-0.01%</u> .....	0	-6
<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).....		63672
	<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>6.84%</u> .....		0
	<b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....		-4,082
	<b>c</b> Total available at beginning of current plan year to add to prefunding balance.....		59590
	<b>d</b> Portion of (c) to be added to prefunding balance.....		59590
<b>12</b>	Other reductions in balances due to elections or deemed elections.....		
<b>13</b>	Balance at beginning of current year (line 9 + line 10 + line 11d - line 12) .....	0	121672

<b>Part III Funding Percentages</b>			
<b>14</b>	Funding target attainment percentage .....	<b>14</b>	91.01 %
<b>15</b>	Adjusted funding target attainment percentage .....	<b>15</b>	94.10 %
<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>	99.85 %
<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		
08/01/2016	80,000						
			<b>Totals ▶</b>	<b>18(b)</b>	80,000	<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>	
<b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b>	
<b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date.....	<b>19c</b>	75,756

**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:

<b>a</b> Segment rates:	1st segment: 4.72 %	2nd segment: 6.11 %	3rd segment: 6.81 %	<input type="checkbox"/> N/A, full yield curve used
-------------------------	------------------------	------------------------	------------------------	-----------------------------------------------------

**b** Applicable month (enter code)..... **21b** 2

**22** Weighted average retirement age ..... **22** 70

**23** Mortality table(s) (see instructions)  Prescribed - combined  Prescribed - separate  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. ....  Yes  No

**25** Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....  Yes  No

**26** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....  Yes  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**

**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):

<b>a</b> Target normal cost (line 6).....	<b>31a</b>	115,727
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....	<b>31b</b>	0

**32** Amortization installments:

	Outstanding Balance	Installment
<b>a</b> Net shortfall amortization installment .....	111,863	23,278
<b>b</b> Waiver amortization installment .....		

**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**

**34** Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).... **34** 139,005

	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement.....		63,249	63,249
<b>36</b> Additional cash requirement (line 34 minus line 35) .....			75,756
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....			75,756

**38** 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>	0
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....	<b>38b</b>	

**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 .....  2 plus 7 years  15 years

**b** Eligible plan year(s) for which the election in line 41a was made .....  2008  2009  2010  2011

**42** Amount of acceleration adjustment ..... **42**

**43** Excess installment acceleration amount to be carried over to future plan years ..... **43**

**SADASHIV S. SHENOY, M.D., PLLC**  
**DEFINED BENEFIT PENSION PLAN**  
**Employer ID# 26-4711666: Plan No. 001**

Quarterly Installment Payment: \$29,237.00

**Schedule SB, line 19 - Discounted Employer Contributions**

Valuation Date: December 31, 2015

<b>Elected Pre-Funding Balance</b>						
Date	Amount	Year	Rate	Period		Adj Ctb
3/1/2016	29,237.00	2015	11.25%	03-01-2016 to 04-15-2015		
			6.25%	04-15-2015 to 12-31-2015		27,791.93
	29,237.00	2015	11.25%	03-01-2016 to 07-15-2015		
			6.25%	07-15-2015 to 12-31-2015		28,113.27
	7,550.00	2015	11.25%	03-01-2016 to 10-15-2015		
			6.25%	10-15-2015 to 12-31-2015		7,343.76
<b>Sub Total:</b>	<u>66,024.00</u>					<u>63,248.96</u>
 <b>Employer Contribution</b>						
08-01-2016	21,687.00	2015	11.25%	08-01-2016 to 10-15-2015		
			6.25%	10-15-2015 to 12-31-2015		20,178.05
	29,237.00	2015	11.25%	08-01-2016 to 01-15-2016		
			6.25%	01-15-2016 to 12-31-2015		27,517.27
	29,076.00	2015	6.25%	08-01-2016 to 12-31-2015		28,061.14
<b>Sub Total:</b>	<u>80,000.00</u>					<u>75,756.46</u>
<b>Totals:</b>	<u>146,024.00</u>					<u>139,005.42</u>

<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 contribution from prior years		<b>19a</b>	0.00
<b>b</b>	Contributions made to avoid benefit restrictions adjusted to valuation date		<b>19b</b>	0.00
<b>c</b>	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date		<b>19c</b>	139,005.42

**SADASHIV S. SHENOY, M.D., PLLC DEFINED BENEFIT PENSION PLAN  
EMPLOYER ID#: 26-4711666: PLAN NO. 001  
PLAN YEAR ENDING: 12/31/2015**

**SCHEDULE SB, LINE 22 –DESCRIPTION OF WEIGHTED AVERAGE RETIREMENT  
AGE**

The method for determining the Weighted Average Retirement Age is as follows:

A weighting factor is determined for each active participant by multiplying their assumed Retirement Age by the Present Value of their Accrued Benefit (PVAB). The sum of these factors is then divided by the sum of the PVAB's to determine the Weighted Average Retirement Age.

**SCHEDULE SB, LINE 24 –CHANGE IN NON-PRESCRIBED ASSUMPTIONS**

<u>Assumption</u>	<u>Prior</u>	<u>New</u>	<u>Justification for Change</u>
Weighted Average Retirement Age	67	70	To more closely anticipate the actual retirement age of the participants

**SADASHIV S. SHENOY, M.D., PLLC  
DEFINED BENEFIT PENSION PLAN**

Summary of Actuarial Assumptions and Method  
Plan Year: 1/1/2015 to 12/31/2015  
Valuation Date: 12/31/2015

	<b>For Funding</b>		<b>For 417(e)</b>	<b>For Actuarial Equiv.</b>
	<b>Min</b>	<b>Max</b>		
<b>Interest Rates</b>	Seg 1: 4.72%	1.35%	Seg 1: 1.40%	Pre-Retirement: 5.00%
	Seg 2: 6.11%	4.01%	Seg 2: 3.88%	Post-Retirement: 5.00%
	Seg 3: 6.81%	5.04%	Seg 3: 4.96%	
<b>Pre-Retirement</b>				
<b>Turnover</b>	None		None	None
<b>Mortality</b>	None		None	None
<b>Assumed Ret Age</b>	Normal retirement age 65 and 5 years of participation		Normal retirement age 65 and 5 years of participation	Normal retirement age 65 and 5 years of participation
<b>Future Salary Incr</b>	4% salary increase per year		None	None
<b>Future Insurance</b>	Insurance is assumed to be carried at the current level until retirement			Not applicable
<b>Post-Retirement</b>				
<b>Mortality</b>	Male-modified RP2000 combined healthy male projected 30 & 22 years Female-modified RP2000 combined healthy female projected 30 & 22 years		2015 Applicable Mortality Table from Notice 2013-49	2015 Applicable Mortality Table from Notice 2013-49
<b>Assumed Benefit Form For Funding</b>			Lump Sum	
<b>Calculated Effective Interest Rate</b>			6.25%	
<b>Actuarial Cost Method</b>			The Unit Credit funding method was used as prescribed by the Pension Protection Act. This method sets the funding target equal to the present value of accrued benefits, and sets the normal cost equal to the present value of the benefit accrued in the current year.	

An actuarial value of assets is used for funding purposes. This year the actuarial value of assets is 100.0% of the market value of assets.

**SADASHIV S. SHENOY, M.D., PLLC**  
**DEFINED BENEFIT PENSION PLAN**

Summary of Plan Provisions  
Plan Year: 1/1/2015 to 12/31/2015  
Valuation Date: 12/31/2015

<b>Plan Effective Date</b>	January 1, 2007
<b>Plan Year</b>	From January 1 to December 31
<b>Eligibility</b>	<p>All employees not excluded by class are eligible to enter on the January 1 or July 1 coincident with or following the completion of the following requirements:</p> <p>1 year of service Minimum age 21</p> <p>Union employees &amp; non-resident aliens and all excluded except...</p>
<b>Normal Retirement Age</b>	<p>All participants are eligible to retire with their full retirement benefit on the later of the following:</p> <p>Attainment of age 65 Completion of 5 years of participation from beginning of entry year</p>
<b>Normal Retirement Benefit</b>	<p>Upon normal retirement each participant will be entitled to a benefit payable in the normal form equal to the following:</p> <p>Group 1: 4.5% per Year of Participation up to 10 Group 2: 4.0% per Year of Participation up to 10 Group 3: 2.0% per Year of Participation up to 10 0% of average compensation</p> <p>Maximum benefit is \$17,500.00 per month Maximum percent of salary is 100%</p> <p>Benefit is based on average salary during the highest 3 consecutive years of employment</p>
<b>Normal Form of Benefit</b>	A benefit payable for the life of the participant
<b>Accrued Benefit</b>	The normal retirement benefit described above calculated based on salary and/or service on the calculation date, and payable on the normal retirement date.

**SADASHIV S. SHENOY, M.D., PLLC**  
**DEFINED BENEFIT PENSION PLAN**

Summary of Plan Provisions  
Plan Year: 1/1/2015 to 12/31/2015  
Valuation Date: 12/31/2015

**Termination Benefit**

Upon termination for any reason other than death or retirement a participant shall be entitled to a portion of the actuarial equivalent of his accrued benefit in accordance with the following vesting schedule:

<u>Credited Years</u>	<u>Vested Percent</u>
1	0
2	20
3	40
4	60
5	80
6	100

Credited years are plan years commencing with the year of hire and ending with the retirement year excluding the following:

Years before the effective date  
Years with less than 1,000 hours

**Top-Heavy Minimum Benefit**

Each non-key participant will be entitled to a minimum accrued benefit equal to the following:

2% of average compensation times credited years

Credited years are plan years commencing with the year of entry and ending with the retirement year excluding the following:

Years before the effective date  
Years with less than 1,000 hours  
Years plan is not top-heavy

with a maximum of 10 years

Benefit is based on average salary during the highest 5 consecutive years of employment

**Top-Heavy Normal Form**

A benefit payable for the life of the participant

**Top-Heavy Status**

A plan is top-heavy if over 60% of the value of all accrued benefits in all of the employer's plans are for the benefit of key employees. A key employee is generally an officer or owner of the company. This plan is currently not top-heavy.

**Death Benefit**

Proceeds of any insurance policies on the life of the participant plus the actuarial reserves under a typical Individual Level Premium method less the cash value of such policies

**Insurance**

MASS MUTUAL WHOLE LIFE TOBACCO--50 times theoretical reserves

**SADASHIV S. SHENOY, M.D., PLLC**  
**DEFINED BENEFIT PENSION PLAN**

Shortfall Amortization  
 Plan Year: 1/1/2015 to 12/31/2015  
 Valuation Date: 12/31/2015

If the plan has a funded status below 100%, the plan may require additional payments in the form of shortfall amortization payments. A plan's amortization payments are calculated to pay down the plan's underfunding over a seven year period (unless a plan sponsor has elected to use allowable relief, in which case the payment period will be longer).

<u>Valuation Date</u>	<u>Amortization Method</u>	<u>Number of Future Installments</u>	<u>Installment</u>	<u>Value of Future Installments</u>
12/31/2010	7-year	2	\$3,068	\$5,998
12/31/2013	7-year	5	\$20,016	\$91,456
12/31/2014	7-year	6	\$(18,902)	\$(100,418)
12/31/2015	7-year	7	<u>\$19,096</u>	<u>\$114,827</u>
Total			\$23,278	\$111,863

**SADASHIV S. SHENOY, M.D., PLLC**  
**DEFINED BENEFIT PENSION PLAN**  
**Employer ID# 26-4711666: Plan No. 001**

Quarterly Installment Payment: \$29,237.00

**Schedule SB, line 19 - Discounted Employer Contributions**

Valuation Date: December 31, 2015

<b>Elected Pre-Funding Balance</b>					
Date	Amount	Year	Rate	Period	Adj Ctb
3/1/2016	29,237.00	2015	11.25%	03-01-2016 to 04-15-2015	
			6.25%	04-15-2015 to 12-31-2015	27,791.93
	29,237.00	2015	11.25%	03-01-2016 to 07-15-2015	
			6.25%	07-15-2015 to 12-31-2015	28,113.27
	7,550.00	2015	11.25%	03-01-2016 to 10-15-2015	
			6.25%	10-15-2015 to 12-31-2015	7,343.76
Sub Total:	<u>66,024.00</u>				<u>63,248.96</u>
 <b>Employer Contribution</b>					
08-01-2016	21,687.00	2015	11.25%	08-01-2016 to 10-15-2015	
			6.25%	10-15-2015 to 12-31-2015	20,178.05
	29,237.00	2015	11.25%	08-01-2016 to 01-15-2016	
			6.25%	01-15-2016 to 12-31-2015	27,517.27
	29,076.00	2015	6.25%	08-01-2016 to 12-31-2015	28,061.14
Sub Total:	<u>80,000.00</u>				<u>75,756.46</u>
<b>Totals:</b>	<u><b>146,024.00</b></u>				<u><b>139,005.42</b></u>

<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 contribution from prior years	<b>19a</b>	0.00
<b>b</b>	Contributions made to avoid benefit restrictions adjusted to valuation date	<b>19b</b>	0.00
<b>c</b>	Contributions allocated toward minimum required contribution for current year, adjusted to valuation date	<b>19c</b>	139,005.42

**SADASHIV S. SHENOY, M.D., PLLC DEFINED BENEFIT PENSION PLAN**  
**EMPLOYER ID#: 26-4711666: PLAN NO. 001**  
**PLAN YEAR ENDING: 12/31/2015**

**SCHEDULE SB, LINE 22 –DESCRIPTION OF WEIGHTED AVERAGE RETIREMENT AGE**

The method for determining the Weighted Average Retirement Age is as follows:

A weighting factor is determined for each active participant by multiplying their assumed Retirement Age by the Present Value of their Accrued Benefit (PVAB). The sum of these factors is then divided by the sum of the PVAB's to determine the Weighted Average Retirement Age.

**SCHEDULE SB, LINE 24 –CHANGE IN NON-PRESCRIBED ASSUMPTIONS**

<u>Assumption</u>	<u>Prior</u>	<u>New</u>	<u>Justification for Change</u>
Weighted Average Retirement Age	67	70	To more closely anticipate the actual retirement age of the participants

**SADASHIV S. SHENOY, M.D., PLLC DEFINED BENEFIT PENSION PLAN**  
**EMPLOYER ID#: 26-4711666: PLAN NO. 001**  
**PLAN YEAR ENDING: 12/31/2015**

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**SADASHIV S. SHENOY, M.D., PLLC**  
**DEFINED BENEFIT PENSION PLAN**

Shortfall Amortization  
Plan Year: 1/1/2015 to 12/31/2015  
Valuation Date: 12/31/2015

If the plan has a funded status below 100%, the plan may require additional payments in the form of shortfall amortization payments. A plan's amortization payments are calculated to pay down the plan's underfunding over a seven year period (unless a plan sponsor has elected to use allowable relief, in which case the payment period will be longer).

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Total			\$23,278	\$111,863

**SADASHIV S. SHENOY, M.D., PLLC  
DEFINED BENEFIT PENSION PLAN**

Summary of Actuarial Assumptions and Method  
Plan Year: 1/1/2015 to 12/31/2015  
Valuation Date: 12/31/2015

	<b>For Funding</b>		<b>For 417(e)</b>	<b>For Actuarial Equiv.</b>
	<u>Min</u>	<u>Max</u>		
<b>Interest Rates</b>	Seg 1: 4.72%	1.35%	Seg 1: 1.40%	Pre-Retirement: 5.00%
	Seg 2: 6.11%	4.01%	Seg 2: 3.88%	Post-Retirement: 5.00%
	Seg 3: 6.81%	5.04%	Seg 3: 4.96%	
<b>Pre-Retirement</b>				
<b>Turnover</b>	None		None	None
<b>Mortality</b>	None		None	None
<b>Assumed Ret Age</b>	Normal retirement age 65 and 5 years of participation		Normal retirement age 65 and 5 years of participation	Normal retirement age 65 and 5 years of participation
<b>Future Salary Incr</b>	4% salary increase per year		None	None
<b>Future Insurance</b>	Insurance is assumed to be carried at the current level until retirement			Not applicable
<b>Post-Retirement</b>				
<b>Mortality</b>	Male-modified RP2000 combined healthy male projected 30 & 22 years Female-modified RP2000 combined healthy female projected 30 & 22 years		2015 Applicable Mortality Table from Notice 2013-49	2015 Applicable Mortality Table from Notice 2013-49
<b>Assumed Benefit Form For Funding</b>			Lump Sum	
<b>Calculated Effective Interest Rate</b>			6.25%	
<b>Actuarial Cost Method</b>			The Unit Credit funding method was used as prescribed by the Pension Protection Act. This method sets the funding target equal to the present value of accrued benefits, and sets the normal cost equal to the present value of the benefit accrued in the current year.	

An actuarial value of assets is used for funding purposes. This year the actuarial value of assets is 100.0% of the market value of assets.

**SADASHIV S. SHENOY, M.D., PLLC  
DEFINED BENEFIT PENSION PLAN**

Summary of Plan Provisions  
Plan Year: 1/1/2015 to 12/31/2015  
Valuation Date: 12/31/2015

<b>Plan Effective Date</b>	January 1, 2007
<b>Plan Year</b>	From January 1 to December 31
<b>Eligibility</b>	<p>All employees not excluded by class are eligible to enter on the January 1 or July 1 coincident with or following the completion of the following requirements:</p> <p>1 year of service Minimum age 21</p> <p>Union employees &amp; non-resident aliens and all excluded except...</p>
<b>Normal Retirement Age</b>	<p>All participants are eligible to retire with their full retirement benefit on the later of the following:</p> <p>Attainment of age 65 Completion of 5 years of participation from beginning of entry year</p>
<b>Normal Retirement Benefit</b>	<p>Upon normal retirement each participant will be entitled to a benefit payable in the normal form equal to the following:</p> <p>Group 1: 4.5% per Year of Participation up to 10 Group 2: 4.0% per Year of Participation up to 10 Group 3: 2.0% per Year of Participation up to 10 0% of average compensation</p> <p>Maximum benefit is \$17,500.00 per month Maximum percent of salary is 100%</p> <p>Benefit is based on average salary during the highest 3 consecutive years of employment</p>
<b>Normal Form of Benefit</b>	A benefit payable for the life of the participant
<b>Accrued Benefit</b>	The normal retirement benefit described above calculated based on salary and/or service on the calculation date, and payable on the normal retirement date.

**SADASHIV S. SHENOY, M.D., PLLC  
DEFINED BENEFIT PENSION PLAN**

Summary of Plan Provisions  
Plan Year: 1/1/2015 to 12/31/2015  
Valuation Date: 12/31/2015

**Termination Benefit**

Upon termination for any reason other than death or retirement a participant shall be entitled to a portion of the actuarial equivalent of his accrued benefit in accordance with the following vesting schedule:

<u>Credited Years</u>	<u>Vested Percent</u>
1	0
2	20
3	40
4	60
5	80
6	100

Credited years are plan years commencing with the year of hire and ending with the retirement year excluding the following:

Years before the effective date  
Years with less than 1,000 hours

**Top-Heavy Minimum Benefit**

Each non-key participant will be entitled to a minimum accrued benefit equal to the following:

2% of average compensation times credited years

Credited years are plan years commencing with the year of entry and ending with the retirement year excluding the following:

Years before the effective date  
Years with less than 1,000 hours  
Years plan is not top-heavy

with a maximum of 10 years

Benefit is based on average salary during the highest 5 consecutive years of employment

**Top-Heavy Normal Form**

A benefit payable for the life of the participant

**Top-Heavy Status**

A plan is top-heavy if over 60% of the value of all accrued benefits in all of the employer's plans are for the benefit of key employees. A key employee is generally an officer or owner of the company. This plan is currently not top-heavy.

**Death Benefit**

Proceeds of any insurance policies on the life of the participant plus the actuarial reserves under a typical Individual Level Premium method less the cash value of such policies

**Insurance**

MASS MUTUAL WHOLE LIFE TOBACCO--50 times theoretical reserves