

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 2017 This Form is Open to Public Inspection	
Part I Annual Report Identification Information					
For calendar plan year 2017 or fiscal plan year beginning 01/01/2017 and ending 12/31/2017					
A 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 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)			
C Check box if filing under:		<input type="checkbox"/> Form 5558 <input type="checkbox"/> automatic extension <input type="checkbox"/> DFVC program			
		<input type="checkbox"/> special extension (enter description)			
Part II Basic Plan Information —enter all requested information					
1a Name of plan HEARTLAND CARDIOVASCULAR CENTER, LLC CASH BALANCE PENSION PLAN AND TRUST		1b Three-digit plan number (PN) ▶		003	
		1c Effective date of plan		01/01/2014	
2a 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) CARDIOLOGY ASSOCIATES OF NORTHERN ILLINOIS, LLC DBA HEARTLAND CARDIOVASCULAR CENTER, LLC 301 MADISON - SUITE 207 JOLIET, IL 60435-6654		2b Employer Identification Number (EIN)		36-4115235	
		2c Sponsor's telephone number		815-740-1900	
		2d Business code (see instructions)		621111	
3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor.		3b Administrator's EIN			
		3c Administrator's telephone number			
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report. a Sponsor's name c Plan Name		4b EIN			
		4d PN			
5a Total number of participants at the beginning of the plan year		5a		47	
b Total number of participants at the end of the plan year		5b		18	
c Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		5c			
d(1) Total number of active participants at the beginning of the plan year		5d(1)		20	
d(2) Total number of active participants at the end of the plan year		5d(2)		18	
e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		5e		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.					
SIGN HERE	Filed with authorized/valid electronic signature.	06/27/2018	ABDUL SANKARI		
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator		
SIGN HERE	Filed with authorized/valid electronic signature.	06/27/2018	ABDUL SANKARI		
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500-SF.					
Form 5500-SF (2017) v. 170207					

- 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
- If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 4068587. (See instructions.)

Part III Financial Information

7 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a Total plan assets	7a	4036140	4201546
b Total plan liabilities	7b	0	0
c Net plan assets (subtract line 7b from line 7a)	7c	4036140	4201546
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	0	
(2) Participants	8a(2)	0	
(3) Others (including rollovers)	8a(3)	0	
b Other income (loss)	8b	381921	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		381921
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	201688	
e Certain deemed and/or corrective distributions (see instructions)	8e	0	
f Administrative service providers (salaries, fees, commissions)	8f	14827	
g Other expenses	8g	0	
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		216515
i Net income (loss) (subtract line 8h from line 8c)	8i		165406
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 feature codes from the List of Plan Characteristic Codes in the instructions:
1A 1C
- 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 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		<input checked="" type="checkbox"/>	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		<input checked="" type="checkbox"/>	
c Was the plan covered by a fidelity bond?	10c	<input checked="" type="checkbox"/>		500000
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d		<input checked="" type="checkbox"/>	
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.)	10e		<input checked="" type="checkbox"/>	
f Has the plan failed to provide any benefit when due under the plan?	10f		<input checked="" type="checkbox"/>	
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	10g		<input checked="" type="checkbox"/>	
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h			
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	10i			

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 contributions 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

If "Yes," enter the amount of any plan assets that reverted to the employer this year **13a** 0

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.)

13c(1) Name of plan(s):	13c(2) EIN(s)	13c(3) PN(s)

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 2017 This Form is Open to Public Inspection
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For calendar plan year 2017 or fiscal plan year beginning 01/01/2017 and ending 12/31/2017

▶ **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.

A Name of plan <u>HEARTLAND CARDIOVASCULAR CENTER, LLC CASH BALANCE PENSION PLAN AND TRUST</u>	B Three-digit plan number (PN) ▶ <u>003</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>CARDIOLOGY ASSOCIATES OF NORTHERN ILLINOIS, LLC</u>	D Employer Identification Number (EIN) <u>36-4115235</u>

E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500
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Part I	Basic Information
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1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2017</u>			
2 Assets:			
a Market value	2a	<u>4020833</u>	
b Actuarial value	2b	<u>4020833</u>	
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	<u>0</u>	<u>0</u>	<u>0</u>
b For terminated vested participants	<u>27</u>	<u>177528</u>	<u>177528</u>
c For active participants	<u>20</u>	<u>3582428</u>	<u>3582428</u>
d Total	<u>47</u>	<u>3759956</u>	<u>3759956</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
a Funding target disregarding prescribed at-risk assumptions	4a		
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	4b		
5 Effective interest rate	5	<u>5.72 %</u>	
6 Target normal cost	6	<u>0</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.

SIGN HERE		
Signature of actuary	<u>06/13/2018</u>	Date
<u>DENNIS M. REDDINGTON</u>	<u>17-06071</u>	Most recent enrollment number
Type or print name of actuary	<u>847-680-3867</u>	Telephone number (including area code)
<u>PENSION ADVISORY GROUP, LTD.</u>		
Firm name		
<u>175 E HAWTHORN PKWY STE 405</u> <u>VERNON HILLS, IL 60061-1468</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 ☐

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>6.05</u> %	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		351739
b(1) 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>5.91</u> %		20788
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		372527
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	106.93%
15 Adjusted funding target attainment percentage	15	106.93%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	109.48%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls**18** 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
Totals ▶			18(b)		18(c)

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

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

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:				
a Segment rates:	1st segment: 4.16 %	2nd segment: 5.72 %	3rd segment: 6.48 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age.....				22 65
23 Mortality table(s) (see instructions)	<input checked="" type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> 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	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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	0
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):			
a Target normal cost (line 6)	31a	0	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment.....	0	0	
b Waiver amortization installment	0	0	
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	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
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	<input type="checkbox"/> 2 plus 7 years	<input type="checkbox"/> 15 years	
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
42 Amount of acceleration adjustment	42		
43 Excess installment acceleration amount to be carried over to future plan years	43		

Schedule SB, Line 25 – Change in Funding Method

Plan Sponsor's Name: Heartland Cardiovascular Center, L.L.C.

Plan Sponsor's EIN: 36-4115235

Plan Number: 003

The plan termination date is February 28, 2017.

Historically, the actuarial valuation date was the last day of the plan year, December 31.

The funding method was changed to comply with the final regulations for §430 with regard to plan terminations and short plan years. The plan year was treated as a short plan year ending on the plan termination date. The valuation date was changed from December 31 to January 1 in order to have the valuation date within the short funding plan year.

Schedule SB, line 26 - Schedule of Active Participant Data
Plan Sponsor's Name: Heartland Cardiovascular Center, LLC
Plan Sponsor's EIN: 36-4115235
Plan Number: 003

**Heartland Cardiovascular Center, LLC
Cash Balance Pension Plan and Trust**

Schedule SB, Line 26 - Schedule of Active Participant Data
Valuation as of 01/01/2017 for the Plan Year Ending 12/31/2017

YEARS OF CREDITED SERVICE[illegible]

Schedule SB, line 22 - Description of Weighted Average Retirement Age

Plan Sponsor's Name: Heartland Cardiovascular Center, LLC

Plan Sponsor's EIN: 36-4115235

Plan Number: 003

**Heartland Cardiovascular Center, LLC
Cash Balance Pension Plan and Trust**

**Schedule SB, Line 22 - Description of Weighted Average Retirement Age
Valuation as of 01/01/2017 for the Plan Year Ending 12/31/2017**

<u>Retirement</u>	<u>Normal</u>	<u>Early</u>	<u>Subsidized Early</u>
Age:	65		
Service:	0		
Participation:	5		
Defined:	1st of month following		

100% of plan participants are assumed to retire at the later of attained age or normal retirement age.

Heartland Cardiovascular Center, LLC
Cash Balance Pension Plan and Trust

Plan Specifications and Actuarial Assumptions
Valuation as of 01/01/2017 for the Plan Year Ending 12/31/2017

Effective Date	January 1, 2014.
Valuation Date	December 31, 2017
Cash Balance Accrual	<ul style="list-style-type: none">a) Class A (Eugene Chiu, Chris Kolyvas): \$175,000.b) Class B (Muawia Martini, Abdulhamid Sankari): \$135,000.c) Class C (Colin W. Sumida, Jong-Joon Yi): \$100,000.d) Class D (Hazem Al Muradi, Aristides De La Hera, John F. Dongas, Robert D. Elgar, Muhamed, Mazen Kawji, Seif Martini, Govind Ramadurai): \$50,000.e) Class E (Ahmad Abdul-Karim, Daniele P. De Girolami): \$25,000.f) Class F (Joann Donoghue, Dennis M. Killian, Sunil C. Shroff): \$10,000.g) Class G (Doctors not in Group A, B, C, D, E, or F): \$0.h) Class H (Non-Owner Participants): 4.25% of compensation.
Cash Balance Account	The accumulation of the cash accruals credited with 5.000% interest.
Monthly Pension	The monthly annuity actuarially equivalent to the cash balance account.
Eligibility Requirements	<ul style="list-style-type: none">a) Minimum years of service: 2.b) Minimum age: 21.c) Participant enters plan on entry date following completion of eligibility requirementsd) Entry date: January 1, July 1.
Normal Retirement Age	1st of month following attainment of age 65 or 5 years of participation, if later.
Funding Provisions	Pension Protection Act of 2006, end of year funding.

Heartland Cardiovascular Center, LLC
Cash Balance Pension Plan and Trust

Plan Specifications and Actuarial Assumptions
Valuation as of 01/01/2017 for the Plan Year Ending 12/31/2017

Type of Annuity	Life annuity.
Top Heavy Status	This plan has been determined to be top heavy for the current plan year. Top heavy benefits are provided in the plan sponsor's defined contribution plan.
Vesting Schedule	100% full and immediate vesting.
Asset Valuation	Fair market value.
Actuarial Equivalence	
Pre-Retirement:	a) Interest: 5.000%. b) Mortality: None.
Post Retirement:	a) Interest: 5.000%. b) Mortality: GAR 1994.

Heartland Cardiovascular Center, LLC

Cash Balance Pension Plan and Trust

Plan Specifications and Actuarial Assumptions Valuation as of 01/01/2017 for the Plan Year Ending 12/31/2017

Male Nonannuitant:	2017 Nonannuitant Male			
Female Nonannuitant:	2017 Nonannuitant Female			
Male Annuitant:	2017 Annuitant Male			
Female Annuitant:	2017 Annuitant Female			
Male Projection:	N/A			
Female Projection:	N/A			
Applicable months from valuation month:	4			
Probability of lump sum:	99.00%			
		<u>1st</u>	<u>2nd</u>	<u>3rd</u>
Segment rates (Maximum Deductible Contribution):	1.52	3.80	4.79	
High Quality Bond rates:	N/A	N/A	N/A	
Segment rates (Minimum Required Contribution):	4.16	5.72	6.48	
Overrides:	0.00	0.00	0.00	
Use optional combined mortality table for small plans:	Yes			
Male:	2017 Optional table small plans Male			
Female:	2017 Optional table small plans Female			
Male weighting:	2017 Optional table small plans Male			
Female weighting:	2017 Optional table small plans Female			
Use discount rate transition:	No			
Actuarial Equivalent Floor				
Stability period:	plan year			
Lookback months:	5			
Nonannuitant:	N/A			
Annuitant:	2017 Applicable			
		<u>1st</u>	<u>2nd</u>	<u>3rd</u>
Current:	1.39	3.27	4.18	
Override:	0.00	0.00	0.00	

**Heartland Cardiovascular Center, LLC
Cash Balance Pension Plan and Trust**

**Plan Specifications and Actuarial Assumptions
Valuation as of 01/01/2017 for the Plan Year Ending 12/31/2017**

Effective Date	January 1, 2014.
Valuation Date	December 31, 2017
Cash Balance Accrual	<ul style="list-style-type: none">a) Class A (Eugene Chiu, Chris Kolyvas): \$175,000.b) Class B (Muawia Martini, Abdulhamid Sankari): \$135,000.c) Class C (Colin W. Sumida, Jong-Joon Yi): \$100,000.d) Class D (Hazem Al Muradi, Aristides De La Hera, John F. Dongas, Robert D. Elgar, Muhamed, Mazen Kawji, Seif Martini, Govind Ramadurai): \$50,000.e) Class E (Ahmad Abdul-Karim, Daniele P. De Girolami): \$25,000.f) Class F (Joann Donoghue, Dennis M. Killian, Sunil C. Shroff): \$10,000.g) Class G (Doctors not in Group A, B, C, D, E, or F): \$0.h) Class H (Non-Owner Participants): 4.25% of compensation.
Cash Balance Account	The accumulation of the cash accruals credited with 5.000% interest.
Monthly Pension	The monthly annuity actuarially equivalent to the cash balance account.
Eligibility Requirements	<ul style="list-style-type: none">a) Minimum years of service: 2.b) Minimum age: 21.c) Participant enters plan on entry date following completion of eligibility requirementsd) Entry date: January 1, July 1.
Normal Retirement Age	1st of month following attainment of age 65 or 5 years of participation, if later.
Funding Provisions	Pension Protection Act of 2006, end of year funding.

**Heartland Cardiovascular Center, LLC
Cash Balance Pension Plan and Trust**

**Plan Specifications and Actuarial Assumptions
Valuation as of 01/01/2017 for the Plan Year Ending 12/31/2017**

Type of Annuity	Life annuity.
Top Heavy Status	This plan has been determined to be top heavy for the current plan year. Top heavy benefits are provided in the plan sponsor's defined contribution plan.
Vesting Schedule	100% full and immediate vesting.
Asset Valuation	Fair market value.
Actuarial Equivalence	
Pre-Retirement:	a) Interest: 5.000%. b) Mortality: None.
Post Retirement:	a) Interest: 5.000%. b) Mortality: GAR 1994.

Heartland Cardiovascular Center, LLC

Cash Balance Pension Plan and Trust

Plan Specifications and Actuarial Assumptions Valuation as of 01/01/2017 for the Plan Year Ending 12/31/2017

Male Nonannuitant:	2017 Nonannuitant Male			
Female Nonannuitant:	2017 Nonannuitant Female			
Male Annuitant:	2017 Annuitant Male			
Female Annuitant:	2017 Annuitant Female			
Male Projection:	N/A			
Female Projection:	N/A			
Applicable months from valuation month:	4			
Probability of lump sum:	99.00%			
		<u>1st</u>	<u>2nd</u>	<u>3rd</u>
Segment rates (Maximum Deductible Contribution):	1.52	3.80	4.79	
High Quality Bond rates:	N/A	N/A	N/A	
Segment rates (Minimum Required Contribution):	4.16	5.72	6.48	
Overrides:	0.00	0.00	0.00	
Use optional combined mortality table for small plans:	Yes			
Male:	2017 Optional table small plans Male			
Female:	2017 Optional table small plans Female			
Male weighting:	2017 Optional table small plans Male			
Female weighting:	2017 Optional table small plans Female			
Use discount rate transition:	No			
Actuarial Equivalent Floor				
Stability period:	plan year			
Lookback months:	5			
Nonannuitant:	N/A			
Annuitant:	2017 Applicable			
		<u>1st</u>	<u>2nd</u>	<u>3rd</u>
Current:	1.39	3.27	4.18	
Override:	0.00	0.00	0.00	

**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

2017**This Form is Open to Public
Inspection**

For calendar plan year 2017 or fiscal plan year beginning 01/01/2017 and ending 12/31/2017

▶ 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.

A Name of plan HEARTLAND CARDIOVASCULAR CENTER, LLC CASH BALANCE PENSION PLAN AND TRUST		B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF CARDIOLOGY ASSOCIATES OF NORTHERN ILLINOIS, LLC		D Employer Identification Number (EIN) 36-4115235	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B		F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information

1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2017</u>			
2 Assets:			
a Market value.....		2a	4,020,833
b Actuarial value		2b	4,020,833
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	27	177,528	177,528
c For active participants	20	3,582,428	3,582,428
d Total	47	3,759,956	3,759,956
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
a Funding target disregarding prescribed at-risk assumptions		4a	
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		4b	
5 Effective interest rate	5	5.72%	
6 Target normal cost	6	0	

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.

**SIGN
HERE**

Signature of actuary

DENNIS M. REDDINGTON

Type or print name of actuary

PENSION ADVISORY GROUP, LTD.

Firm name

175 E HAWTHORN PKWY STE 405

VERNON HILLS IL 60061-1468

Address of the firm

06/13/2018

Date

1706071

Most recent enrollment number

847-680-3867

Telephone number (including area code)

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, see the Instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2017

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year).....	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8).....	0	0
10 Interest on line 9 using prior year's actual return of <u>6.05%</u>	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year).....		351,739
b(1) 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>5.91%</u>		20,788
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		372,527
d Portion of (c) to be added to prefunding balance.....		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12).....	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	106.93%
15 Adjusted funding target attainment percentage.....	15	106.93%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	109.48%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls**18** 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
Totals ▶			18(b)	0	18(c) 0

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

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

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:				
a Segment rates:	1st segment: 4.16 %	2nd segment: 5.72 %	3rd segment: 6.48 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 65
23 Mortality table(s) (see instructions) <input checked="" type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> 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	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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	0
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):			
a Target normal cost (line 6)	31a	0	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment	0	0	
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	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	0	0
36 Additional cash requirement (line 34 minus line 35).....	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
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	<input type="checkbox"/> 2 plus 7 years <input type="checkbox"/> 15 years		
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		
42 Amount of acceleration adjustment	42		
43 Excess installment acceleration amount to be carried over to future plan years	43		