Form 5500-SF

Department of the Treasury

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Internal Revenue Service

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).

2017

OMB Nos. 1210-0110

1210-0089

This Form is Open to **Public Inspection**

▶ Complete all entries in accordance with the instructions to the Form 5500-SF. Part I Annual Report Identification Information

For calend	ar plan year 2017 or f	iscal plan year beginning 01/01/	2017	and ending 12/31/2017				
A This re	turn/report is for:	X a single-employer plan	a multiple-employer plan (not multiemployer) (Filers checking this box must a list of participating employer information in accordance with the form instruct					
		a one-participant plan	a foreign plan			·		
B This reti	urn/report is	the first return/report	the final return/report					
		an amended return/report	a short plan year return	n/report (less than 12 mo	onths)			
C Check	box if filing under:	Form 5558	automatic extension		DFVC program			
—		special extension (enter desc	• /					
Part II		ormation—enter all requested in	formation	T	41	1		
1a Name SPECTRUM		PY PC 401 K PROFIT SHARING P	LAN TRUST		1b Three-digit plan numbe (PN) ▶	r 001		
					1c Effective date of plan 01/01/2008			
		oyer, if for a single-employer plan) om, apt., suite no. and street, or P.0	O. Box)		2b Employer Identification Number (EIN) 20-5714617			
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) SPECTRUM PHYSICAL THERAPY PC				uctions)	2c Sponsor's telephone number 631-456-5512			
						ode (see instructions)		
100 HOSPIT	AL RD				621340			
STE 112 EAST PATC	HOGUE, NY 11772-8	811						
3a Plan administrator's name and address X Same as Plan Sponsor.				3b Administrator's EIN				
					3c Administrate	or's telephone number		
		ne plan sponsor or the plan name honsor's name, EIN, the plan name	· ·	e last return/report.	4b EIN			
•	sor's name				4d PN			
C Plan N	lame							
5a Total	number of participants	s at the beginning of the plan year.			5a	27		
		s at the end of the plan year			5b	28		
		account balances as of the end of		· ·	5c	3		
d(1) Total number of active participants at the beginning of the plan year				5d(1)	25			
d(2) Total number of active participants at the end of the plan year				<u> </u>	5d(2)			
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	Filed with authorized	d/valid electronic signature.	07/24/2018	GARY WELCH				
HERE	Signature of plan	administrator	Date	Enter name of individu	al signing as plar	administrator		
SIGN								
HERE	Signature of empl	oyer/plan sponsor	Date	Enter name of individu	al signing as emp	oloyer or plan sponsor		

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d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	b	 Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.) 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.) If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500. If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? Yes No If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year					Yes [
7 Plan Assets and Liabilities (a) Beginning of Year (b) End of Year 3 Total plan assets 5 95097 8 Total plan iabilities 7 To 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Pa	rt III Financial Information								
a Total plan assets	7			(a) Reginning	of Voor			(b) En	d of Voor	
D Total plan liabilities	<u>'</u>		72							
C Net plan assets (subtract line 7b from line 7a)				<u> </u>						
8 Income, Expenses, and Transfers for this Plan Year a Contributions received or receivable from: (1) Employers								95097		
a Contributions received or receivable from: (1) Employers (2) Participants. (3) Others (including rollovers). (3) Others (including rollovers). (4) Other income (loss). (5) Others (including rollovers). (6) Dither income (loss). (7) Other income (loss). (8) Bb 8385 (8) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			,,,							
(2) Participants				(a) Amour				(10)	Total	
(3) Others (including rollovers)		(1) Employers	8a(1)		0					
b Other income (loss)		(2) Participants	8a(2)		5228					
C Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)		(3) Others (including rollovers)	8a(3)		0					
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	<u>b</u>	Other income (loss)	. 8b		8385					
to provide benefits)			. 8c						13613	
f Administrative service providers (salaries, fees, commissions)	d		. 8d	1016						
g Other expenses	е	Certain deemed and/or corrective distributions (see instructions)	. 8e		0					
h Total expenses (add lines 8d, 8e, 8f, and 8g)	f	Administrative service providers (salaries, fees, commissions)	. 8f		75					
i Net income (loss) (subtract line 8h from line 8c)	g	Other expenses	. 8g		0					
Transfers to (from) the plan (see instructions) 8j	h	Total expenses (add lines 8d, 8e, 8f, and 8g)	. 8h				1091		1091	
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: 2E 2F 2G 2J 2T 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: 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) b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.) c Was the plan covered by a fidelity bond? d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? 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.) 10b X 10c X 2000 10c X 2000 10d X 10d	i	Net income (loss) (subtract line 8h from line 8c)	. 8i				12522		12522	
Part IV	j	Transfers to (from) the plan (see instructions)	- 8j		0					
9a										
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)	9a	If the plan provides pension benefits, enter the applicable pension	feature co	des from the List of Pl	an Cha	racteri	stic Co	odes in the in	structions:	
10 During the plan year: 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) b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.) c Was the plan covered by a fidelity bond? d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? 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.) f Has the plan failed to provide any benefit when due under the plan? g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.) h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) 10h X	b									
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)	Par	t V Compliance Questions								
described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)	10	During the plan year:				Yes	No		Amount	
reported on line 10a.)	a	described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction				X				
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? • 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.) • Ide that the plan failed to provide any benefit when due under the plan? • In this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) • If 10h was answered "Yes," check the box if you either provided the required notice or one of the	b					X				
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	С	C Was the plan covered by a fidelity bond?			10c	X			20000	
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.)	d	d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused				Х		20000		
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	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				X				
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	f	f Has the plan failed to provide any benefit when due under the plan? 10f				X				
2520.101-3.)	g	5 5 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				X				
	h	· · · · · · · · · · · · · · · · · · ·			10h		X			
exceptions to providing the notice applied under 29 of 1 2520.101-5	i	If 10h was answered "Yes," check the box if you either provided the exceptions to providing the notice applied under 29 CFR 2520.10			10i					

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Part	VI Pension Funding Compliance					
11	Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Sci (Form 5500) and line 11a below)	nedule S	B	[] Y	′es X No	
11a	Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40	. 11a				
12	Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section ERISA?	n 302 o	f 	Y	′es X No	
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						
lf y	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						
C Enter the amount contributed by the employer to the plan for this plan year						
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)						
e Will the minimum funding amount reported on line 12d be met by the funding deadline?				No	N/A	
Part '	VII Plan Terminations and Transfers of Assets					
13a	13a Has a resolution to terminate the plan been adopted in any plan year?			s X N	0	
	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 X No		
С	If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) which assets or liabilities were transferred. (See instructions.)) to				
1	3c(1) Name of plan(s): 13c(2) EIN(s)		13c(3) PN(s)	