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

2018

This Form is Open to **Public Inspection**

Parti	Annual Repor	t identification information				
For calenda	ar plan year 2018 or	fiscal plan year beginning 01/01/2	2018	and ending 12	2/31/2018	
A This ret	turn/report is for:			lan (not multiemployer) (F mployer information in ac	_	
D. Tri	,	a one-participant plan	a foreign plan			
b This retu	urn/report is	the first return/report	the final return/report			
		an amended return/report	a short plan year retur	rn/report (less than 12 mo	onths)	
C Check b	box if filing under:	X Form 5558	automatic extension	ſ	DFVC prograr	m
	Ü	special extension (enter desc		L	Di vo piogiai	
Part II	Rasic Plan Inf	ormation—enter all requested in	1 /			
1a Name		Cimation cineral requested in	TOTTIALIOT		1b Three-digit	
		EL F. COYLE, D.D.S., PETER L. A	KL, D.D S., P.C. CASH BAI	LANCE PLAN	plan numb	
				-	1c Effective d	
						01/01/2015
		loyer, if for a single-employer plan) om, apt., suite no. and street, or P.0) Pov)			dentification Number
	`	om, apt., suite no. and street, or P.C nce, country, and ZIP or foreign pos	,	ructions)	,	11-2614561
MICHAEL LA	AZAR, D.D.S., DANIE	EL F. COYLE, D.D.S., PETER L. AK	(L, DDS, PC			telephone number 6-921-0222
					2d Business of	ode (see instructions)
800 WOODB WOODBURY						621210
WOODBOKI	1,141 11797					
3a Plan a	dministrator's name	and address X Same as Plan Spo	nsor.		3b Administra	tor's EIN
				_		
					3c Administra	tor's telephone number
4 If the r	name and/or EIN of the	he plan sponsor or the plan name h	as changed since the last r	return/report filed for	4b EIN	
this pl	an, enter the plan sp	onsor's name, EIN, the plan name			4.1	
•	or's name				4d PN	
C Plan N	iame					
5a Total r	number of participant	ts at the beginning of the plan year.			5a	7
b Total r	number of participant	s at the end of the plan year			5b	7
		n account balances as of the end of		-	5c	0
d(1) Tota	al number of active p	articipants at the beginning of the p	lan year		5d(1)	7
d(2) Tota	al number of active p	articipants at the end of the plan ye	ar		5d(2)	1
		o terminated employment during th			5e	0
Caution: A	penalty for the late	e or incomplete filing of this retur	n/report will be assessed	l unless reasonable cau		
SB or Sche		other penalties set forth in the instru and signed by an enrolled actuary, nolete.				
SIGN		d/valid electronic signature.	09/05/2019	MICHAEL LAZAR		
HERE	Signature of plan	administrator	Date	Enter name of individu	ual signing as pla	n administrator
SIGN					<u> </u>	
HERE	Signature of empl	loyer/plan sponsor	Date	Enter name of individu	ual signing as em	ployer or plan sponsor

Form 5500-SF (2018) Page **2**

	Were all of the plan's assets during the plan year invested in eligib							X Yes	No
b	Are you claiming a waiver of the annual examination and report of under 29 CFR 2520.104-46? (See instructions on waiver eligibility							X Yes	No
	If you answered "No" to either line 6a or line 6b, the plan cann		•						
С	If the plan is a defined benefit plan, is it covered under the PBGC ir	nsurance p	rogram (see ERISA se	ection 4	021)?	[Yes X No	Not determ	nined
	If "Yes" is checked, enter the My PAA confirmation number from the	ne PBGC p	remium filing for this p	lan yea	ır			_ (See instruct	ions.)
Pa	rt III Financial Information								
7	Plan Assets and Liabilities		(a) Beginning (of Year			(b) End c	of Year	
а	Total plan assets	7a		55146				549216	
b	Total plan liabilities	7b		0				0	
С	Net plan assets (subtract line 7b from line 7a)	7c	4:	55146				549216	
8	Income, Expenses, and Transfers for this Plan Year		(a) Amoun	ıt			(b) To	tal	
а	Contributions received or receivable from: (1) Employers	8a(1)	1:	13052					
	(2) Participants		'	0	_				
	(3) Others (including rollovers)			0					
	Other income (loss)		-	18982					
	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c						94070	
d	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	. 8d		0					
е	Certain deemed and/or corrective distributions (see instructions) \dots	8e		0					
f	Administrative service providers (salaries, fees, commissions)	8f		0					
g	Other expenses	8g		0					
<u>h</u>	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h						0	
<u>i</u>	Net income (loss) (subtract line 8h from line 8c)	. 8i						94070	
<u>j</u>	Transfers to (from) the plan (see instructions)	8j		0					
Pa	rt IV Plan Characteristics								
9a 	If the plan provides pension benefits, enter the applicable pension 1C	feature co	des from the List of Pla	an Cha	racteri	stic Co	odes in the instru	uctions:	
b	If the plan provides welfare benefits, enter the applicable welfare for	eature cod	es from the List of Pla	n Chara	acterist	tic Coc	les in the instruc	ctions:	
Par	t V Compliance Questions								
10	During the plan year:				Yes	No	A	mount	
a	Was there a failure to transmit to the plan any participant contribu								
	described in 29 CFR 2510.3-102? (See instructions and DOL's V Program)	•	•	10a		X			0
b	Were there any nonexempt transactions with any party-in-interest reported on line 10a.)	t? (Do not	include transactions	10a		X			0
	<u> </u>			10c	X			50000	
C	, , ,	fidelity bo	nd, that was caused	10d		X			0
—е	Were any fees or commissions paid to any brokers, agents, or oth			100					
	carrier, insurance service, or other organization that provides som the plan? (See instructions.)			10e		X		(0
f	Has the plan failed to provide any benefit when due under the pla	ın?		10f		X		(0
Q	Did the plan have any participant loans? (If "Yes," enter amount a	s of year-e	end.)	10g		Χ		(0
h	If this is an individual account plan, was there a blackout period? 2520.101-3.)			10h		X			
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					
· <u> </u>						· <u> </u>			

Form 5500-SF (2018)	Page 3 -	1

Part	VI Pension Funding Compliance				
11	Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Sche (Form 5500) and line 11a below)		B 	X Yes	s 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 ERISA?			Ye	s X No
	(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)				
а	If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and granting the waiver			of the letter r _ Year	uling
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	12b			
С	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			
е	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	X 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 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) F	PN(s)

SCHEDULE SB (Form 5500)

Department of the Treasury Internal Revenue Service

Pension Benefit Guaranty Corporation

Department of Labor Employee Benefits Security Administration

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).

2018 This Form is Open to Public

Inspection

OMB No. 1210-0110

File as an attachment to Form 5500 or 5500-SF.

F	or calendar p	lan year 201	8 or fiscal plan y	ear beginning 01	/01/2018	3		and endin	g 12/3	31/2018	8	
)	Round off	amounts to	nearest dollar.									
)	Caution: A	penalty of \$	1,000 will be as:	sessed for late filing of	this repo	ort unless reasonabl	le cause	e is establishe	d.			
Α	Name of pla		S DANIEL F. C	OYLE, D.D.S., PETER	L. AKL.	D.D S., P.C. CASH		B Three-di	•	IV.		004
	BALANCE I		,		•	,		pian nun	ibei (Fiv	۷)	<u>, </u>	004
_	Diananana	r'o nome co	ahaum an lina 2	a of Form 5500 or 550	0.05			D Employer	Idontifia	otion N	lumbar (F	'INI
C	•			OYLE, D.D.S., PETER		DDS. PC		D Employer	11-26		iumber (E	:IIN)
		,	-	- , ,	,	-, -			11-20	14301		
Ε	Type of plan	X Single	Multiple-A	Multiple-B		F Prior year plan s	size: X	100 or fewer	101-	-500	More th	an 500
	Part I	Basic Info	rmation									
1		valuation da		Month 12 Da	ay <u>31</u>	Year 2018						
2	Assets:											
	a Market	value							. 2a			433444
	b Actuari	al value							. 2b			433444
3	Funding t	arget/particip	oant count break	down			` '	umber of cipants		sted Fu Target		(3) Total Funding Target
	a For reti	red participa	nts and benefici	aries receiving paymen	nt			0			0	0
	b For term	minated vest	ed participants.					6			53411	53411
	C For acti	ve participan	nts					1			397636	397636
	d Total							7			451047	451047
4	If the plar	n is in at-risk	status, check th	e box and complete line	es (a) ar	nd (b)					, i	
	a Fundin	g target disre	egarding prescrib	oed at-risk assumptions	S				4a			
	b Funding at-risk	g target refleo	cting at-risk assiver than five con	umptions, but disregard secutive years and dis	ding trans regarding	sition rule for plans t g loading factor	that hav	ve been in	4b			
5									5			4.99 %
6	Target no	rmal cost							6			108047
Sta	-	Enrolled Act	-									
	accordance wit	h applicable law	and regulations. In my	d in this schedule and accomp y opinion, each other assumpti perience under the plan.								
	SIGN											
	HERE									C	9/03/201	9
			Sign	ature of actuary							Date	
	ZHIHUA LIU							-			17-08189	
			Type or p	orint name of actuary					Most			nt number
	PENSERV, I	NC.		<u> </u>							4-709-40	
		BEDFORD F CO, NY 1054	ROAD, SUITE 3 49	Firm name 03				IE	eiepnone	e numb	er (inciuai	ing area code)
			Ade	dress of the firm								
If th	ne actuary ha	s not fully ref	flected any regu	lation or ruling promulg	ated und	der the statute in co	mpletin	g this schedule	e, check	the bo	x and see	• N
	ructions	•	, ,	٥. ٥			•	-				

Page 2 - 1

P	art II	Begin	ning of Year	Carryov	er and Prefunding B	alan	nces						
								(a) C	arryover balance	!	(b) P	refundin	g balance
7		Ū			able adjustments (line 13 fro					0			0
8				,	nding requirement (line 35 f					0			0
9	Amount r	emaining	g (line 7 minus line	: 8)						0			0
10	Interest of	ກ line 9 ເ	using prior year's a	actual retu	rn of%					0			0
11	Prior yea	r's exces	s contributions to	be added	to prefunding balance:								
	a Preser	nt value o	f excess contribut	ions (line 3	88a from prior year)								13508
	b(1) Inte	erest on t nedule SE	he excess, if any, 3, using prior year	of line 38a 's effective	a over line 38b from prior ye interest rate of	ar %							683
				-	edule SB, using prior year's								0
					ar to add to prefunding balanc								14191
	d Portion	n of (c) to	be added to prefu	unding bala	ance								
12										0			0
					or deemed electionsline 10 + line 11d – line 12).					0			0
	art III			-						U			
			ding Percenta									14	96.09%
												15	96.09%
					of determining whether carry								90.0976
											·····	16	103.00%
17	If the cur	rent value	e of the assets of t	the plan is	less than 70 percent of the	fundi	ing target, e	enter suc	h percentage			17	%
	art IV		tributions and	•									
18					ar by employer(s) and empl	oyee							
(1	(a) Date MM-DD-Y		(b) Amount pa employer((c) Amount paid by employees	((a) Date (MM-DD-Y)		(b) Amount p employer		(с	Amour emplo	it paid by yees
C	2/14/2018	}		11865	0								
C	3/07/2018	3		11864	0								
С	14/26/2018	}		23729	0								
	5/22/2018			11864	0								
	7/09/2018			23730	0								
C	9/03/2019			30000	0	To	tals ▶	18(b)		44205	2 18(c)		
19	Discount	od omplo	war contributions	ann inatr	uctions for small plan with a				haginaing of the	11305	2 10(0)		0
13			•		num required contributions					19a			0
				•	usted to valuation date				_	19b			0
					red contribution for current ye					19c			114803
20			tions and liquidity		Tod commodicinion canonic ye	our ad	ajuotou to vo	iladiioi i de		100			114003
	-				e prior year?								Yes X No
	b If line	20a is "Y	es," were required	quarterly	installments for the current	year	made in a t	imely ma	nner?				Yes No
	C If line	20a is "Ye	es," see instruction	ns and con	nplete the following table as	appl	licable:						
					Liquidity shortfall as of en								
		(1) 1st			(2) 2nd			(3) 3	3rd			(4) 4th	
			0		0				0				0

P	art V	Assumpti	ons Used t	o Determine	Funding 7	Target and Tai	get Norm	al Cost			
21	Discount	rate:									
	a Segm	ent rates:	1st s	egment: 3.92%	2nd	d segment: 5.52%	3	rd segment: 6.29 %		N/A, full yi	eld curve used
	b Applic	able month (er	nter code)						21b		0
22	Weighted	d average retir	ement age						22		65
23	Mortality	table(s) (see	instructions)	Prior regulation	n: 🗍	Prescribed - com	bined	Prescribed	l - separat	te Subs	titute
				Current regula	tion:	Prescribed - com	bined	Prescribed	l - separat	te Subs	titute
Pa	art VI	Miscellane	ous Items					1			
24	Has a ch	ange been ma	ade in the non-	prescribed actua	rial assumption	ons for the current	plan year? If	"Yes," see ir	nstructions	s regarding requi	red
		-									
25	Has a me	ethod change l	been made for	the current plan	year? If "Yes	s," see instructions	regarding red	quired attach	ment		Yes X No
26	Is the pla	n required to p	provide a Sche	dule of Active Pa	articipants? If	"Yes," see instruc	tions regardir	ng required a	ttachmen	t	Yes X No
27				ding rules, enter		de and see instruc	tions regardir	ng	27		
P	art VII	Reconcili	ation of Un	paid Minimu	m Require	ed Contributio	ns For Pri	or Years	•		
28	Unpaid n	ninimum requii	red contribution	ns for all prior ye	ars				28		0
29					•	m required contrib		-	29		0
30	•					28 minus line 29)			30		0
Pa	art VIII	Minimum	Required (Contribution	For Curre	nt Year					
31				s (see instruction							
									31a		108047
	b Excess	s assets, if app	olicable, but no	t greater than lin	e 31a				31b		0
32	Amortiza	tion installmen	nts:	-			Outst	anding Bala	nce	Insta	llment
	a Net sh	ortfall amortiza	ation installmer	nt					17603		2874
	b Waive	r amortization	installment						0		0
33						ne ruling letter gran waived amount			33		
34	Total fun	ding requireme	ent before refle	ecting carryover/	orefunding ba	lances (lines 31a -	31b + 32a +	32b - 33)	34		110921
						over balance		unding balan	ice	Total I	balance
35			se to offset fun	-		0			0		0
36	Additiona	al cash require	ment (line 34 r	minus line 35)					36		110921
37						ırrent year adjuste		,	37		114803
38	Present	value of exces	s contributions	for current year	(see instruction	ons)			I		
	a Total (e	excess, if any,	of line 37 over	· line 36)					38a		3882
	b Portion	n included in lir	ne 38a attributa	able to use of pre	efunding and f	unding standard c	arryover bala	nces	38b		0
39	Unpaid n	ninimum requii	red contribution	n for current yea	r (excess, if ar	ny, of line 36 over	ine 37)		39		0
40	Unpaid n	ninimum requii	red contribution	ns for all years					40		0
Pa	rt IX	Pension	Funding R	elief Under P	ension Re	lief Act of 201	0 (See Ins	tructions)		
41	If an elec	tion was made	to use PRA 2	010 funding relie	f for this plan						
	a Schedu	ule elected								2 plus 7 years	15 years
	b Eligible	e plan year(s) f	for which the e	lection in line 41	a was made				20	08 2009 2	2011

MICHAEL LAZAR, D.D.S., DANIEL F. COYLE, D.D.S., PETER L. AKL, D.D.S., P.C. CASH BALANCE PLAN

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Plan EIN: 11-2614561 Plan Number: 004

Normal Retirement Benefit

Actuarial Cost Method: PPA06 Funding Rules

IRC430 Funding Yield Curve Segmented Rates

First Segment: 3.92%
Second Segment: 5.52%
Third Segment: 6.29%

IRC404 Funding Yield Curve Segmented Rates

First Segment: 2.5%
Second Segment: 3.92%
Third Segment: 4.5%

Pre-Retirement Valuation Assumptions

Retirement Valuation Assumptions

Mortality Table 2018 430 Optional Combined TD9826

Cash Balance Assumptions: Accumulation Rates:

Current Year Rate: 5.50%
Projected Future Years Rate: 5.50%

IRC417(e)(3) Interest Assumption

Segment Rate same as Funding Yield Curve Segmented Rates

IRC417(e)(3) Pre-retirement Mortality

Mortality Table NONE

IRC417(e)(3) Retirement Mortality

Mortality Table 2018 417 Applicable Mortality Table N2017-60

Optional Forms Assumption

0% of participants will elect the Plan Normal Form

100% of participants will elect a Lump Sum (single payment)

0% of participants will elect a 50% Joint & Contingent annuity

Pre-Retirement Actuarial Equivalence Assumptions

Investment Earnings 5.5% Effective annual rate

Retirement Actuarial Equivalence Assumptions

Investment Earnings 5.5% Effective annual rate

Mortality Table 2015 417(e)(3) Applicable Mortality Table

MICHAEL LAZAR, D.D.S., DANIEL F. COYLE, D.D.S., PETER L. AKL, D.D.S., P.C. CASH BALANCE PLAN Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Plan EIN: 11-2614561 Plan Number: 004

Assumptions for IRC415 Maximum Benefit Actuarial Adjustments

Investment Earnings 5% Effective annual rate

Mortality Table 2018 417 Applicable Mortality Table N2017-60

Retirement Protection Act of 1994 Interest Rate for non-life annuities

Investment Earnings 5.5% Effective annual rate

MICHAEL LAZAR, D.D.S., DANIEL F. COYLE, D.D.S., PETER L. AKL, D.D.S., P.C. CASH BALANCE PLAN

Schedule SB, Part V - Summary of Plan Provisions

Plan EIN: 11-2614561 Plan Number: 004

Plan Effective Date January 1, 2015

Plan Anniversary Date January 1, 2018

Participation Eligibility Minimum age: 21 and

Minimum months of service: 12

Plan Entry Date 01/01 or 07/01 coincident with or following the satisfaction of the

requirements

Normal Retirement Date First day of the month coincident with or following age 65 and the completion

of 5 years of participation

Normal Form of Benefit Single Life Annuity

(Qualified Joint and Survivor annuity is the required standard option)

Retirement Benefit Optional Forms Lump Sum (single payment)

50% Monthly Joint and Contingent Annuity

Normal Retirement Benefit IRC415 maximum annual benefit: \$220,000

Actuarially adjusted under IRC415(b) for benefit

commencement age and benefit form Benefit limited to 100% of compensation

Compensation Definition Actual compensation prior to NRD

Annual salary up to \$275,000 considered

Vested Retirement Benefit Vesting Schedule:

Cliff vesting (100% after 3 years) Computation Period: Plan Years

Based on periods of service rounded to nearest year

Accrued Retirement Benefit Units accrued to date

Cash Balance Criteria Set #1 Membership criteria:

Census Subgroup# 0

Theoretical cash balance contribution credit:

45.00% of compensation

Cash Balance Criteria Set #2 Membership criteria:

Census Subgroup# 1

Theoretical cash balance contribution credit:

10.00% of compensation

Cash Balance Criteria Set #3 Membership criteria:

Census Subgroup# 2

Theoretical cash balance contribution credit:

2.50% of compensation

MICHAEL LAZAR, D.D.S., DANIEL F. COYLE, D.D.S., PETER L. AKL, D.D.S., P.C. CASH BALANCE PLAN

Schedule SB, Part V - Summary of Plan Provisions

Plan EIN: 11-2614561 Plan Number: 004

Cash Balance Criteria Set #4 Membership criteria:

Census Subgroup# 3

Theoretical cash balance contribution credit:

11.00% of compensation

Cash Balance Criteria Set #5 Membership criteria:

Census Subgroup# 4

Theoretical cash balance contribution credit:

20.00% of compensation

MICHAEL LAZAR, D.D.S., DANIEL F. COYLE, D.D.S., PETER L. AKL, D.D.S., P.C. CASH BALANCE PLAN Schedule SB, line 19 - Discounted Employer Contributions

Plan EIN: 11-2614561 Plan Number: 004

			Effective	
		Plan	Rate of	Discounted
Date	Amount	Year	Interest	Amount
02/14/2018	11864.85	2018	4.99%	12382.00
03/07/2018	11864.25	2018	4.99%	12347.00
04/26/2018	23728.50	2018	4.99%	24530.00
05/22/2018	11864.25	2018	4.99%	12223.00
07/09/2018	23729.70	2018	4.99%	24290.00
09/03/2019	30000.00	2018	4.99%	29031.00
Total for Minimum Required Contribution	113051.55			114803.00

MICHAEL LAZAR, D.D.S., DANIEL F. COYLE, D.D.S., PETER L. AKL, D.D.S., P.C. CASH BALANCE PLAN Schedule SB, line 22 - Description of Weighted Average Retirement Age

Plan EIN: 11-2614561 Plan Number: 004

The weighted average retirement age of 65 is the average of the assumed retirement ages for all active participants as of the valuation date rounded to the nearest whole age. For an active late retiree, the assumed retirement age may be later than the Plan's normal retirement age. Each participant's rate of retirement is assumed to be 100% as of the participant's assumed retirement age.

MICHAEL LAZAR, D.D.S., DANIEL F. COYLE, D.D.S., PETER L. AKL, D.D.S., P.C. CASH BALANCE PLAN Schedule SB, line 32 - Schedule of Amortization Bases

Plan EIN: 11-2614561 Plan Number: 004

	Present	Date	Years	Amount of
Type of Base	Value	Established	Remaining	Installment
Shortfall Base	17,603	12/31/2018	7	2,874

SCHEDULE SB (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor

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

2018

This Form is Open to Public Inspection

For colondar plan 2010 f	plan year beginning 1/4	/2018		na 10/	31/2018	
For calendar plan year 2018 or fiscal	7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	12010	and endi	ng 12/3	1/2010	
Round off amounts to nearest o		of Order and the Control		1		
Caution: A penalty of \$1,000 will	be assessed for late filing	of this report unless reas		ed.		
A Name of plan			B Three-dig	•		004
MICHAEL LAZAR, D.D.S., DANI CASH BALANCE PLAN	EL F. COYLE, D.D.S., I	PETER L. AKL, D.D S	i., P.C. plan num	ber (PN)	•	004
CASH BALANCE PLAN						
C Plan sponsor's name as shown on	line 2a of Form 5500 or 5	500-SE	D Employer	Identificat	ion Number (E	=INI)
·				11-261	,	-114)
MICHAEL LAZAR, D.D.S., DA	ANIEL F. COYLE, D.L	J.S., PETER L. AKL	., DDS,	11-2014	+501	
E Type of plan: Single Multip	ole-A Multiple-B	F Prior year pl	an size: 100 or fewer	T 101-50	00 Nore th	nan 500
	ole-A Ividitiple-b	I Thor year pr	arr size. Too or lewer	<u> </u>	oo 🗌 iviole iii	1000
Part I Basic Information			·			
1 Enter the valuation date:	12/31/2018					
2 Assets:						
a Market value				2a		433444
b Actuarial value		<u></u>	<u></u>	2b		433444
3 Funding target/participant count	breakdown		(1) Number of		ted Funding	(3) Total Funding
			participants	Ta	arget	Target
a For retired participants and be	eneficiaries receiving paym	ent	0		0	0
b For terminated vested particip	ants		6		53411	53411
c For active participants			1		397636	397636
d Total			7		451047	451047
4 If the plan is in at-risk status, che	eck the box and complete	lines (a) and (b)				
a Funding target disregarding p			<u>—</u>	4a		
b Funding target reflecting at-ris	•			4b		
at-risk status for fewer than				40		
5 Effective interest rate				5		4.99 %
6 Target normal cost				6		108047
Statement by Enrolled Actuary						
To the best of my knowledge, the information accordance with applicable law and regulation						
combination, offer my best estimate of anticip	pated experience under the plan.					
SIGN	(//) /					
HERE	Make				9/3/2019	
	Signature of actuary				Date	
ZHIHUA LIU					1708189	
Тур	e or print name of actuary			Most re	ecent enrollme	ent number
PENSERV, INC.					914-709-40	04
,	Firm name			elephone	number (includ	ding area code)
118 NORTH BEDFORD ROA	D, SUITE 303			•	•	,
MOUNT KISCO	NY Address of the firm	10549				
	Address of the firm					
If the actuary has not fully reflected any	y regulation or ruling prom	ulgated under the statute	in completing this schedu	ıle, check	the box and s	ее
Instructions For Paperwork Reduction Act Notice	see the instructions fo	r Form 5500 or 5500 SE	<u> </u>		Schodul	e SB (Form 5500) 2018
i oi i apeiwoik iteuuciidii Aci Nolice	5, 366 いに いろいなしいいろ 10	UI			Julieuul	5 55 (1 01111 3300) ZU 10

For Paperwork Reduction Act Notice, see the instructions for Form 5500 or 5500-SF.

Schedule SB (F	orm 5500) 2018	

15 Adjusted funding target attainment percentage	Replace at beginning of prior year after applicable adjustments (line 13 from prior year) 8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year) 9 Amount remaining (line 7 minus line 8) 10 Interest on line 9 using prior year's actual return of 0 % 11 Prior year's excess contributions (line 38 from prior year) 12 Prior year's excess contributions (line 38 from prior year) 13508 b(1) Interest on line 9 using prior year's actual return of 0 % 16 Prior year's excess contributions (line 38 from prior year) 18 Prior year's excess contributions (line 38 from prior year) 19 (2) Interest on line 98 line 13 from prior year's effective interest rate of 5.06 % 10 (2) Interest on line 38 from prior year's actual return of 0 contributions (line 38 from prior year) 10 (2) Interest on line 38 from prior year's checkule SB, using prior year's actual return of 0 contributions (line 38 from prior year) 10 (2) Interest on line 38 from prior year's checkule SB, using prior year's actual return of 0 contributions in balances due to elections of designing of current plan year to add to prefunding balance. 10 Contributions in balances due to elections or designed elections. 10 Contributions in balances due to elections or designed elections. 11 Funding Percentages 12 Funding Percentages 13 Salance at beginning of current year (line 9 + line 10 + line 11d – line 12). 14 Funding larget attainment percentage. 15 Sep6.9 % 16 Prior year's funding graget attainment percentage. 17 % 18 Contributions and Liquidity Shortfalls 19 Discounted employer contributions - see instructions for small plan with a valuation date after the beginning of the year: 19 Discounted employer contributions - see instructions for small plan with a valuation date after the beginning of the y		Schedule	SB (Form 5500) 20)18		Page 2 -	1					
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year) 8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year) 9 Amount remaining (line 7 minus line 8) 13508 14 Prorry year's excess contributions to be added to prefunding balance: 1	8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year) 8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year) 9 Amount remaining (line 7 minus line 8) 0 0 0 10 Interest on line 9 using prior year's actual return of 0 % 11 Prior year's excess contributions to be added to prefunding balance: 12 a Present value of excess contributions to be added to prefunding balance: 13 From year's excess contributions to be added to prefunding balance: 13 From year's excess contributions to be added to prefunding balance: 13 From year's excess contributions to be added to prefunding balance: 13 From year's excess contributions to be added to prefunding balance: 14 From year's excess contributions to be added to prefunding balance: 15 Crotal evaluable at the significant of current plan year to add to prefunding balance. 16 Crotal evaluable at beginning of current plan year to add to prefunding balance. 17 Crotal evaluable at beginning of current plan year to add to prefunding balance. 18 Balance at beginning of current plan year to add to prefunding balance. 19 Crotal evaluable at beginning of current year (line 9 + line 10 + line 11d – line 12) 19 Part III 10 Funding barget attainment percentage. 11 Funding barget attainment percentage. 12 Other reductions in balances due to elections or deemed elections. 10 Other percentages. 11 Funding barget attainment percentage. 12 Other reductions in balances due to elections or deemed elections. 13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) 14 Funding barget attainment percentage. 15 Ogenetations of the funding barget attainment percentage. 15 Ogenetations of the funding barget attainment percentage. 16 line year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce. 16 line year's funding percentage of percentages of the plan is less than 70 percent of the funding target, enter such pe	Pa	ırt II Begir	nning of Year	Carryov	er and Prefunding Ba	lances						
Prior year	Part Part Professional Professional Part	7	Balance at beginning of prior year after applicable adjustments (line 13 from prior							(b) F			
10 Interest on line 9 using prior year's actual return of 0 % 0 0 0 11 Prior year's excess contributions to be added to prefunding balance: a Present value of excess contributions to be added to prefunding balance: b(1) Interest on the excess, if any, of line 38a from prior year Schedule SB, using prior year's effective interest rate of 5.68 % 683 b(2) Interest on line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.68 % 683 b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return	10 Interest on line 9 using priory par's actual return of	8		· ·	-					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) 13508 b(1) Interest on the excess, if any, of line 38a from prior year's actual returns to the excess, if any, of line 38b from prior year's actual returns to line 38b from prior year's effective interest rate of 5.06 % 683 b(2) Interest on line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.06 % 683 b(2) Interest on line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.06 % 683 b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual returns 0 0 0 c Total available at beginning of current plan year to add to prefunding balance 0 0 0 14 191 0 0 0 0 13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) 0 0 0 0 15 Adjusted funding target attainment percentages 14 96.09 % 15 96.09 %	11 Prior year's excess contributions to be added to prefunding balance: a Present value of excess contributions (line 38s from prior year) 13508 b(1) Interest on the excess, if any, of line 38b from prior year's Schedule SB, using prior year's effective interest rate of 5.06 %	9	Amount remaini	ng (line 7 minus lir	ne 8)					0			0
13508 135	a Present value of excess contributions (line 38a from prior year)	10	Interest on line	9 using prior year's	actual ret	turn of0_%				0			0
b(1) Interest on the excess, if any, of line 38b rorn prior year Schedule SR, using prior year's effective interest rate of 5.06 %. b(2) Interest on line 38b from prior year Schedule SR, using prior year's effective interest rate of 5.06 %. c Total available at beginning of current plan year to add to prefunding balance. c Total available at beginning of current plan year to add to prefunding balance. d Portion of (c) to be added to prefunding balance. d Portion of (c) to be added to prefunding balance. 0 0 14191 d Portion of (c) to be added to prefunding balance. 0 0 0 0 Part III Funding Percentages 14 Funding Percentages 15 Adjusted funding target attainment percentage. 16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement. 17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage. 17 Agiusted funding target attainment bercentage for purposes of determining whether carryover/prefunding balances may be used to reduce the plan for the plan year by employer(s) and employees: (a) Date (b) Amount paid by (c) Amount paid by (e) Amount p	D(1) Interest on the excess, if any, of line 38b over line 38b from prior year Schedule SR, using prior year's effective interest rate of \$0.00	11											
Schedule SB, using prior year's effective interest rate of \$.06.9%. 683	b(2) Interest on line 38b from prior year's effective interest rate of \$.06 %. b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return. c Total available at beginning of current plan year to add to prefunding balance. d Portion of (c) to be added to prefunding balance. 0 144191 d Portion of (c) to be added to prefunding balance. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		a Present value	of excess contribu	utions (line	38a from prior year)							13508
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return retur	b(2) Interest on line 38b from prior year's Schedule SB, using prior year's actual return		b(1) Interest of Schedule	n the excess, if any SB, using prior yea	/, of line 3 ar's effecti	8a over line 38b from prior your interest rate of 5.06 %	ear						683
C Total available at beginning of current plan year to add to prefunding balance	C Total available at beginning of current plan year to add to prefunding balance		b(2) Interest or	n line 38b from prid	or year Scl	nedule SB, using prior year's	actual						
d Portion of (c) to be added to prefunding balance	d Portion of (c) to be added to prefunding balance												
13 Balance at beginning of current year (line 9 + line 10 + line 12)	12 Other reductions in balances due to elections or deemed elections			5 5	' '	. 3							
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)		Q Portion of (c)	to be added to pre	efunding ba	alance							
Part III Funding target attainment percentage. 14 96.09 % 15 Adjusted funding target attainment percentage 15 96.09 % 16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement. 16 103 % 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 year by employer(s) and employees: (a) Date (MM-DD-YYYY) (b) Amount paid by employer(s) employees (MM-DD-YYYY) (mM-DD-YYYY) (mM-DD-YYYY) (mM-DD-YYYY) (mM-DD-YYYY) (mm) (mM-DD-YYYY) (mm) (mm) (mm) (mm) (mm) (mm) (mm)	Part III Funding Percentages 14 Funding target attainment percentage	12	Other reduction	s in balances due	to election	s or deemed elections							
14 Funding target attainment percentage	14 Funding target attainment percentage. 14 96.09 % 15 Adjusted funding target attainment percentage 15 96.09 % 16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement. 16 103 % 17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage. 17 9 % 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) employer(s) (b) Amount paid by employer(s) (c) Amount paid by employer(s) (d) Date (MM-DD-YYYYY) (d) Date (MM-DD-YYYYY) (e) Amount paid by employer(s) (f) Amount paid by employer(s) (g) Amount paid by emplo	13	Balance at begi	nning of current ye	ar (line 9 -	+ line 10 + line 11d – line 12))			0			0
15 Adjusted funding target attainment percentage	15 Adjusted funding target attainment percentage 15 96.09 % 16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	Pa	art III Fun	ding Percenta	iges								
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 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	14	Funding target a	attainment percent	age								
to the current yalue of the assets of the plan is less than 70 percent of the funding target, enter such percentage	trent year's funding requirement		-		•	-						15	96.09 %
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 (b) Amount paid by employer(s) (c) Amount paid by employer(s) (c) Amount paid by employees (c) Amount paid by employer(s) (c) Amount paid by employees (c) Amount paid by employees (d) Date (MM-DD-YYYY) (b) Amount paid by employees (c) Amount paid by employees (d) Amount paid by employees (e) Amount paid by employees (d) Amount paid by employees (e) Amount paid by employees	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 employer(s) (b) Amount paid by employer(s) (c) Amount paid by employer(s) 2/14/2018 11865 0 (MM-DD-YYYY) (b) Amount paid by employer(s) (c) Amount paid by employer(s) 3/7/2018 11864 0 (b) Amount paid by employer(s) (c) Amount paid by employer(s) 4/26/2018 23729 0 (c) Amount paid by employer(s) (d) Amount paid by employer(s) 5/22/2018 11864 0 (d) Amount paid by employer(s) (e) Amount paid by employer(s) 5/22/2018 11864 0 (d) Amount paid by employer(s) (e) Amount paid by employer(s) 5/22/2018 11864 0 (d) Amount paid by employer(s) (e) Amount paid by employer(s) 9/3/2018 23730 0 (d) Amount paid by employer(s) (e) Amount paid by employer(s) 9/3/2018 23730 0 (d) Amount paid by employer(s) (e) Amount paid by employer(s) 9/3/2018 23730 0		current year's fu	inding requirement	t	-							
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 (MM-DD-YYYY) (b) Amount paid by employees (C) Amount paid by employer(s) (MM-DD-YYYY) (b) Amount paid by employees (c) Amount paid by employer(s) (d) Date	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) (MM-DD-YYYY) (MM-DD-YYYYY) (MM-DD-YYYYYY) (MM-DD-YYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYY						tunding targe	t, enter s	uch percentage			17	%
(a) Date (MM-DD-YYYY) (b) Amount paid by employer(s) (c) Amount paid by employees (d) Date (MM-DD-YYYY) (b) Amount paid by employer(s) (c) Amount paid by employees 2/14/2018 11865 0 3/7/2018 11864 0 4/26/2018 23729 0 5/22/2018 11864 0 7/9/2018 23730 0 9/3/2019 30000 0 Totals ► 18(b) 113052 18(c) 0 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 114803 20 Quarterly contributions and liquidity shortfalls:	(a) Date (MM-DD-YYYY) (b) Amount paid by employer(s) (c) Amount paid by employees (b) Amount paid by employer(s) (c) Amount paid by employees 2/14/2018 11865 0 3/7/2018 11864 0 4/26/2018 23729 0 5/22/2018 11864 0 7/9/2018 23730 0 9/3/2019 30000 0 Totals ▶ 18(b) 113052 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 114803 20 Quarterly contributions and liquidity shortfalls:					<u> </u>							
(MM-DD-YYYY) employer(s) employees (MM-DD-YYYY) employer(s) employees 2/14/2018 11865 0	(MM-DD-YYYY) employer(s) employees (MM-DD-YYYY) employer(s) employees 2/14/2018 11865 0	18		•				ı		* 1 1	1 ,	.	
3/7/2018	3/7/2018 11864 0	(M											
4/26/2018 23729 0 5/22/2018 11864 0 7/9/2018 23730 0 9/3/2019 30000 0 Totals ► 18(b) 113052 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 114803 20 Quarterly contributions and liquidity shortfalls:	4/26/2018 23729 0	2	2/14/2018 11865 0										
5/22/2018 11864 0	5/22/2018 11864 0	3/	3/7/2018 11864 0										
7/9/2018 23730 0 0 9/3/2019 30000 0 Totals ► 18(b) 113052 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 114803 20 Quarterly contributions and liquidity shortfalls:	7/9/2018 23730 0 9/3/2019 30000 0 Totals ► 18(b) 113052 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 contributions from prior year adjusted to valuation date 19c 114803 20 Quarterly contributions and liquidity shortfalls:	4,	4/26/2018 23729 0										
9/3/2019 3000 0 Totals ► 18(b) 113052 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 114803 20 Quarterly contributions and liquidity shortfalls:	9/3/2019 30000 0 Totals ► 18(b) 113052 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 114803 20 Quarterly contributions and liquidity shortfalls:	5/22/2018 11864 0											
Totals ► 18(b) 113052 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 114803 20 Quarterly contributions and liquidity shortfalls:	Totals ► 18(b) 113052 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 114803 20 Quarterly contributions and liquidity shortfalls:												
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	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 114803 20 Quarterly contributions and liquidity shortfalls:	9/	3/2019		30000	0							
a Contributions allocated toward unpaid minimum required contributions from prior years. b Contributions made to avoid restrictions adjusted to valuation date. c Contributions allocated toward minimum required contribution for current year adjusted to valuation date. 19b 0 114803	a Contributions allocated toward unpaid minimum required contributions from prior years. b Contributions made to avoid restrictions adjusted to valuation date. c Contributions allocated toward minimum required contribution for current year adjusted to valuation date. 19a 0 19b 0 114803						Totals ►	18(b)	1	13052	18(c)		0
b Contributions made to avoid restrictions adjusted to valuation date	b Contributions made to avoid restrictions adjusted to valuation date	19	Discounted emp	loyer contributions	s – see ins	tructions for small plan with	a valuation dat	e after th	e beginning of the	year:			
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date		a Contributions	allocated toward u	ınpaid mir	imum required contributions	from prior yea	rs					
20 Quarterly contributions and liquidity shortfalls:	20 Quarterly contributions and liquidity shortfalls:		b Contributions	made to avoid res	trictions a	djusted to valuation date							
			c Contributions	allocated toward mi	nimum req	uired contribution for current y	ear adjusted to	valuation	date	19c			114803
a Did the plan have a "funding shortfall" for the prior year?	a Did the plan have a "funding shortfall" for the prior year? Yes ☑ No	20	·		-								,
			·	•								······ <u> </u>	Yes Mo
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?		b If line 20a is '	Yes," were require	d quarterly	y installments for the current	year made in	a timely r	manner?				Yes No
			C If line 20a is "	Yes," see instructi	ons and co			cu: :					
C If line 20a is "Yes," see instructions and complete the following table as applicable:													า
Liquidity shortfall as of end of quarter of this plan year	Liquidity shortfall as of end of quarter of this plan year		0 0 0 0										
C If line 20a is "Yes." see instructions and complete the following table as applicable:	C If line 20a is "Yes," see instructions and complete the following table as applicable:												
			(1) 1st (2) 2nd (3) 3rd (4) 4th										
Liquidity shortfall as of end of quarter of this plan year (1) 1st (2) 2nd (3) 3rd (4) 4th	Liquidity shortfall as of end of quarter of this plan year (1) 1st (2) 2nd (3) 3rd (4) 4th		0 0 0										0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost												
21 Discount rate:												
	a Segment rates: 1st segment: 2nd segment: 3rd segmer 3.92 % 5.52 % 6.29									N/A, full yield curve used		
	b Applicable month (enter code)								21b	0		
22										65		
23	23 Mortality table(s) (see instructions) Prior regulation: Prescribed - combined Prescribed - separate Substitute											
			Curr	ent regulat	ion:	Prescribed - com	bined []	Prescribed	l - separat	e Substitute		
Pá	art VI	Miscellane	ous Items									
24			ade in the non-presci									
25	Has a me	thod change	been made for the c	urrent plan	year? If "Yes	," see instructions	regarding requi	ired attach	ment	Yes V No		
26	Is the pla	n required to p	provide a Schedule o	of Active Pa	articipants? If	"Yes," see instruct	tions regarding	required a	ttachmen	t Yes 🔽 No		
27		•	alternative funding r						27			
P	art VII	Reconcili	ation of Unpaid	Minimu	m Require	d Contributio	ns For Prior	r Years				
28	Unpaid m	inimum requii	red contributions for	all prior yea	ars				28	0		
29			ontributions allocate						29	0		
30	Remainir	ıg amount of ι	ınpaid minimum requ	uired contril	butions (line 2	8 minus line 29)			30	0		
Pa	art VIII	Minimum	Required Cont	ribution	For Currer	nt Year						
31												
a Target normal cost (line 6)										108047		
	b Excess	assets, if app	olicable, but not grea	ter than line	e 31a				31b	0		
32	Amortiza	tion installmer	nts:				Outstan	nding Balaı	nce	Installment		
									603	2874		
	b Waiver amortization installment											
33	If a waive	r has been ap	pproved for this plan	year, enter		e ruling letter gran waived amount	•		33			
34	Total fund	ding requireme	ent before reflecting	carryover/p	refunding bala	ances (lines 31a -	31b + 32a + 32	.b - 33)	34	110921		
					Carryo	ver balance	Prefun	ding balan	ce	Total balance		
35			se to offset funding			0			0	0		
36	Additiona	l cash require	ment (line 34 minus	line 35)					36	110921		
37	Contribut	ions allocated	toward minimum re	quired cont	ribution for cu	rrent year adjusted	d to valuation da		37	114803		
38	Present v	alue of exces	s contributions for cu	ırrent year	(see instructio	ns)						
	a Total (e	excess, if any,	of line 37 over line 3	36)					38a	3882		
	b Portion	included in lir	ne 38a attributable to	use of pre	funding and fu	unding standard ca	arryover balanc	es	38b	0		
39	Unpaid m	inimum requii	red contribution for c	urrent year	(excess, if an	y, of line 36 over li	ine 37)		39	0		
40	Unpaid m	inimum requi	red contributions for	all years					40	0		
Pa	rt IX	Pension	Funding Relief	Under P	ension Re	ief Act of 201	0 (See Instr	uctions)			
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 Eliqible plan year(s) for which the election in line 41a was made											