

**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

**2020**

**This Form is Open to Public Inspection**

**Part I Annual Report Identification Information**

For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020

- A** This return/report is for:  a single-employer plan  a multiple-employer plan (not multiemployer) (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- B** This return/report is  the first return/report  the final return/report  
 an amended return/report  a short plan year return/report (less than 12 months)
- C** Check box if filing under:  Form 5558  automatic extension  DFVC program  
 special extension (enter description)

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

<b>1a</b> Name of plan SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES P.C. CASH BALANCE	<b>1b</b> Three-digit plan number (PN) ▶	002
	<b>1c</b> Effective date of plan	01/01/2011
<b>2a</b> Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES P.C.  6490 MAIN STREET SUITE 3 WILLIAMSVILLE, NY 14221	<b>2b</b> Employer Identification Number (EIN)	16-1485137
	<b>2c</b> Sponsor's telephone number	716-631-2800
	<b>2d</b> Business code (see instructions)	621210
	<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor.	<b>3b</b> Administrator's EIN
	<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor 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. <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5a</b> Total number of participants at the beginning of the plan year .....	<b>5a</b>	7
<b>b</b> Total number of participants at the end of the plan year .....	<b>5b</b>	0
<b>c</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	<b>5c</b>	
<b>d(1)</b> Total number of active participants at the beginning of the plan year .....	<b>5d(1)</b>	6
<b>d(2)</b> Total number of active participants at the end of the plan year .....	<b>5d(2)</b>	0
<b>e</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested .....	<b>5e</b>	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.

<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	07/15/2021	JOSEPH E. MARGARONE III
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	07/15/2021	JOSEPH E. MARGARONE III
	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 (2020)  
v.200204

- 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 \_\_\_\_\_ . (See instructions.)

<b>Part III Financial Information</b>			
<b>7</b>		<b>(a) Beginning of Year</b>	<b>(b) End of Year</b>
<b>7</b>	Plan Assets and Liabilities		
<b>a</b>	Total plan assets .....	<b>7a</b> 1109184	0
<b>b</b>	Total plan liabilities .....	<b>7b</b>	
<b>c</b>	Net plan assets (subtract line 7b from line 7a) .....	<b>7c</b> 1109184	0
<b>8</b>		<b>(a) Amount</b>	<b>(b) Total</b>
<b>a</b>	Contributions received or receivable from:		
	(1) Employers .....	<b>8a(1)</b> 99337	
	(2) Participants.....	<b>8a(2)</b> 0	
	(3) Others (including rollovers).....	<b>8a(3)</b> 0	
<b>b</b>	Other income (loss) .....	<b>8b</b> -49933	
<b>c</b>	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) .....	<b>8c</b>	49404
<b>d</b>	Benefits paid (including direct rollovers and insurance premiums to provide benefits).....	<b>8d</b> 1144829	
<b>e</b>	Certain deemed and/or corrective distributions (see instructions) .	<b>8e</b>	
<b>f</b>	Administrative service providers (salaries, fees, commissions).....	<b>8f</b> 13759	
<b>g</b>	Other expenses .....	<b>8g</b>	
<b>h</b>	Total expenses (add lines 8d, 8e, 8f, and 8g) .....	<b>8h</b>	1158588
<b>i</b>	Net income (loss) (subtract line 8h from line 8c) .....	<b>8i</b>	-1109184
<b>j</b>	Transfers to (from) the plan (see instructions).....	<b>8j</b>	

<b>Part IV Plan Characteristics</b>	
<b>9a</b>	If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: 1A 1C 1I
<b>b</b>	If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

<b>Part V Compliance Questions</b>		Yes	No	Amount
<b>10</b>	During the plan year:			
<b>a</b>	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program) .....	<b>10a</b>	X	
<b>b</b>	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.) .....	<b>10b</b>	X	
<b>c</b>	Was the plan covered by a fidelity bond? .....	<b>10c</b>	X	286169
<b>d</b>	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? .....	<b>10d</b>	X	
<b>e</b>	Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.).....	<b>10e</b>	X	
<b>f</b>	Has the plan failed to provide any benefit when due under the plan? .....	<b>10f</b>	X	
<b>g</b>	Did the plan have any participant loans? (If "Yes," enter amount as of year-end.) .....	<b>10g</b>	X	
<b>h</b>	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) .....	<b>10h</b>		
<b>i</b>	If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3 .....	<b>10i</b>		

**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 lines 11a and b below.) If this is a defined contribution pension plan, leave line 12 blank and complete line 11 below.  Yes  No

**a** Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 **11a**  0

**b PBGC missed contribution reporting requirements.** If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

- Yes.
- No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
- No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
- No. Other. Provide explanation \_\_\_\_\_

**12** Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? (If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above.  Yes  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. 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.)

<b>13c(1)</b> Name of plan(s):	<b>13c(2)</b> EIN(s)	<b>13c(3)</b> PN(s)

<b>SCHEDULE SB</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Single-Employer Defined Benefit Plan</b> <b>Actuarial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500 or 5500-SF.</b>	<small>OMB No. 1210-0110</small>  <b>2020</b>  <b>This Form is Open to Public Inspection</b>
---	--	--

For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020

▶ **Round off amounts to nearest dollar.**  
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

<b>A</b> Name of plan <u>SUBURBAN ORAL &amp; MAXILLOFACIAL SURGERY ASSOCIATES P.C. CASH BALANCE</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>002</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>SUBURBAN ORAL &amp; MAXILLOFACIAL SURGERY ASSOCIATES P.C.</u>	<b>D</b> Employer Identification Number (EIN) <u>16-1485137</u>	

**E** Type of plan:  Single    Multiple-A    Multiple-B   **F** Prior year plan size:  100 or fewer    101-500    More than 500

**Part I Basic Information**

<b>1</b>	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2020</u>		
<b>2</b>	Assets:		
	<b>a</b> Market value .....	<b>2a</b>	<u>1107371</u>
	<b>b</b> Actuarial value .....	<b>2b</b>	<u>1107371</u>
<b>3</b>	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	<b>a</b> For retired participants and beneficiaries receiving payment.....	<u>0</u>	<u>0</u>
	<b>b</b> For terminated vested participants.....	<u>1</u>	<u>9738</u>
	<b>c</b> For active participants .....	<u>6</u>	<u>1073828</u>
	<b>d</b> Total.....	<u>7</u>	<u>1083566</u>
<b>4</b>	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>	
	<b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	<b>4b</b>	
<b>5</b>	Effective interest rate .....	<b>5</b>	<u>4.11 %</u>
<b>6</b>	Target normal cost.....	<b>6</b>	<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.

<b>SIGN HERE</b>		
	Signature of actuary	<u>06/24/2021</u>
	Type or print name of actuary	Date
	<u>MATT GLUDT, ASA, EA</u>	<u>20-07927</u>
	Firm name	Most recent enrollment number
	<u>PENSION CONSULTANTS, INC.</u>	<u>612-339-1111</u>
	Address of the firm	Telephone number (including area code)
	<u>120 SOUTH 6TH STREET SUITE 1911 MINNEAPOLIS, MN 55402</u>	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

<b>Part II Beginning of Year Carryover and Prefunding Balances</b>		(a) Carryover balance	(b) Prefunding balance
<b>7</b>	Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....	0	0
<b>8</b>	Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....		
<b>9</b>	Amount remaining (line 7 minus line 8) .....	0	0
<b>10</b>	Interest on line 9 using prior year's actual return of <u>16.59</u> % .....	0	0
<b>11</b>	Prior year's excess contributions to be added to prefunding balance:		
<b>a</b>	Present value of excess contributions (line 38a from prior year) .....		26346
<b>b(1)</b>	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>4.21</u> % .....		0
<b>b(2)</b>	Interest on line 38b from prior year Schedule SB, using prior year's actual return .....		
<b>c</b>	Total available at beginning of current plan year to add to prefunding balance .....		26346
<b>d</b>	Portion of (c) to be added to prefunding balance .....		
<b>12</b>	Other reductions in balances due to elections or deemed elections .....		
<b>13</b>	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....	0	0

<b>Part III Funding Percentages</b>			
<b>14</b>	Funding target attainment percentage .....	<b>14</b>	102.19 %
<b>15</b>	Adjusted funding target attainment percentage .....	<b>15</b>	102.19 %
<b>16</b>	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	<b>16</b>	105.48 %
<b>17</b>	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	<b>17</b>	%

<b>Part IV Contributions and Liquidity Shortfalls</b>							
<b>18</b> Contributions made to the plan for the plan year by employer(s) and employees:							
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
12/31/2020	99337						
			<b>Totals ▶</b>	<b>18(b)</b>	99337	<b>18(c)</b>	0

<b>19</b>	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
<b>a</b>	Contributions allocated toward unpaid minimum required contributions from prior years .....	<b>19a</b>
<b>b</b>	Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b>
<b>c</b>	Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....	<b>19c</b> style="text-align: right;">95415
<b>20</b>	Quarterly contributions and liquidity shortfalls:	
<b>a</b>	Did the plan have a "funding shortfall" for the prior year? .....	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>b</b>	If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? .....	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>c</b>	If line 20a is "Yes," see instructions and complete the following table as applicable:	
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
		(4) 4th

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

<b>21</b> Discount rate:				
<b>a</b> Segment rates:	1st segment: 3.64 %	2nd segment: 5.21 %	3rd segment: 5.94 %	<input type="checkbox"/> N/A, full yield curve used
<b>b</b> Applicable month (enter code) .....				<b>21b</b> 0
<b>22</b> Weighted average retirement age .....				<b>22</b> 62
<b>23</b> Mortality table(s) (see instructions)	<input checked="" type="checkbox"/> Prescribed - combined	<input type="checkbox"/> Prescribed - separate	<input type="checkbox"/> Substitute	

**Part VI Miscellaneous Items**

<b>24</b> Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<b>25</b> Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>26</b> Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<b>27</b> If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	<b>27</b>	

**Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**

<b>28</b> Unpaid minimum required contributions for all prior years .....	<b>28</b>	
<b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	<b>29</b>	
<b>30</b> Remaining amount of unpaid minimum required contributions (line 28 minus line 29) .....	<b>30</b>	0

**Part VIII Minimum Required Contribution For Current Year**

<b>31</b> Target normal cost and excess assets (see instructions):			
<b>a</b> Target normal cost (line 6).....	<b>31a</b>		0
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....	<b>31b</b>		0
<b>32</b> Amortization installments:	Outstanding Balance	Installment	
<b>a</b> Net shortfall amortization installment .....			
<b>b</b> Waiver amortization installment .....			
<b>33</b> If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount .....	<b>33</b>		
<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	<b>34</b>	0	
	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement .....			0
<b>36</b> Additional cash requirement (line 34 minus line 35) .....	<b>36</b>	0	
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) .....	<b>37</b>	95415	
<b>38</b> Present value of excess contributions for current year (see instructions)			
<b>a</b> Total (excess, if any, of line 37 over line 36) .....	<b>38a</b>	95415	
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....	<b>38b</b>		
<b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....	<b>39</b>	0	
<b>40</b> Unpaid minimum required contributions for all years .....	<b>40</b>	0	

**Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)**

<b>41</b> If an election was made to use PRA 2010 funding relief for this plan:		
<b>a</b> Schedule elected .....	<input type="checkbox"/> 2 plus 7 years	<input type="checkbox"/> 15 years
<b>b</b> Eligible plan year(s) for which the election in line 41a was made .....	<input type="checkbox"/> 2008	<input type="checkbox"/> 2009 <input type="checkbox"/> 2010 <input type="checkbox"/> 2011

<b>SCHEDULE SB</b> <b>(Form 5500)</b>  Department of the Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration  Pension Benefit Guaranty Corporation	<b>Single-Employer Defined Benefit Plan</b> <b>Actuarial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).  <b>File as an attachment to Form 5500 or 5500-SF.</b>	OMB No. 1210-0110  <b>2020</b>  <b>This Form is Open to Public Inspection</b>
--	--	---

For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020

- ▶ **Round off amounts to nearest dollar.**
- ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

<b>A</b> Name of plan SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES P.C. CASH BALANCE	<b>B</b> Three-digit plan number (PN) <span style="float: right;">▶</span> <u>002</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES P.C.	<b>D</b> Employer Identification Number (EIN)  <u>16-1485137</u>
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500

Part I Basic Information			
1	Enter the valuation date: Month <u>1</u> Day <u>1</u> Year <u>2020</u>		
2	Assets:		
	a Market value .....	<b>2a</b>	1,107,371
	b Actuarial value .....	<b>2b</b>	1,107,371
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment.....	0	0
	b For terminated vested participants.....	1	9,738
	c For active participants .....	6	1,073,828
	d Total.....	7	1,083,566
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 .....	<b>4a</b>	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	<b>4b</b>	
5	Effective interest rate .....	<b>5</b>	4.11 %
6	Target normal cost.....	<b>6</b>	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.

<b>SIGN HERE</b>	 Signature of actuary	<u>06/24/2021</u> Date
	Matt Gludt, ASA, EA Type or print name of actuary	<u>20-07927</u> Most recent enrollment number
	Pension Consultants, Inc. Firm name	<u>(612) 339-1111</u> Telephone number (including area code)
	120 South 6th Street Suite 1911 Minneapolis MN 55402 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) .....		
9	Amount remaining (line 7 minus line 8) .....	0	0
10	Interest on line 9 using prior year's actual return of <u>16.59%</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) .....		26346
	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>4.21%</u> .....		0
	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 .....		26346
	d Portion of (c) to be added to prefunding balance .....		
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) .....	0	0

Part III Funding Percentages			
14	Funding target attainment percentage .....	<b>14</b>	102.19%
15	Adjusted funding target attainment percentage .....	<b>15</b>	102.19%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	<b>16</b>	105.48%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	<b>17</b>	%

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
12/31/2020	99,337				
<b>Totals ▶</b>			<b>18(b)</b>	99,337	<b>18(c)</b>
					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 .....	<b>19a</b>	
b Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b>	
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....	<b>19c</b>	95,415

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

<b>Part V Assumptions Used to Determine Funding Target and Target Normal Cost</b>				
21 Discount rate:				
a Segment rates:	1st segment: 3.64 %	2nd segment: 5.21 %	3rd segment: 5.94 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code) .....				21b 0
22 Weighted average retirement age .....				22 62
23 Mortality table(s) (see instructions)	<input checked="" type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute			

<b>Part VI Miscellaneous Items</b>				
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 type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....				27

<b>Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years</b>				
28 Unpaid minimum required contributions for all prior years .....				28
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....				29
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29) .....				30 0

<b>Part VIII Minimum Required Contribution For Current Year</b>				
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:				
a Net shortfall amortization installment .....		Outstanding Balance	Installment	
b Waiver amortization installment .....				
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount .....				33
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....				34 0
		Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement .....				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 95,415
38 Present value of excess contributions for current year (see instructions)				
a Total (excess, if any, of line 37 over line 36) .....				38a 95,415
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....				38b
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

<b>Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)</b>				
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				

**Attachment to 2020 Form 5500 Schedule  
SB, line 25 - Change in Method**

**Plan Name** SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES P.C. CASH BALANCE

**EIN:** 16-1485137

**Plan Sponsor's Name** SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES P.C.

**PN:** 002

**Describe the change:**

The valuation date was changed to the first day of the plan year for funding purposes due to previous end of year valuation date and plan termination in 2020. This method change was given automatic approval under Revenue Procedure 2017-56.

Name: SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES PC CASH  
BALANCE PLAN

EIN: 16-1485137

PN: 002

Schedule SB, Part V - Summary of Plan Provisions

Effective Date: January 1, 2011

Plan Year: January 1 to December 31

Eligibility: Waiting Period - 1 Year of Service  
Minimum Age - 21

Eligibility Date: The first day of the first or seventh month coinciding with or next  
following satisfaction of eligibility requirements

Exclusions: Collectively bargained, Non-resident aliens, leased employees

Normal Retirement Date: Attainment of age 62

Hypothetical Allocations:

Year of Service: Plan year of at least 1,000 hours

Accrued Benefit: The participant's hypothetical account balance projected to normal  
retirement and converted into a single life annuity payable at  
normal retirement date.

Death Benefit: Hypothetical account balance as of the date of death

Disability Benefit: Treated as a termination

Termination Benefit: 100% vested after 3 years of vesting service

Interest Credit Rate: 30-year Treasury for the 5th month prior to Plan Year, but not less  
than 3.50%

Top-Heavy Status: If the Plan is Top-Heavy the top-heavy contribution will be met in  
the defined contribution plan

Name: SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES PC CASH  
BALANCE PLAN

EIN: 16-1485137

PN: 002

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

Weighted Average Retirement Age	62.00
Valuation Funding 24-month Segment Rates	1st segment - 3.64% 2nd segment - 5.21% 3rd segment - 5.94%
Effective Interest Rate	4.11%
Mortality	2020 Applicable Mortality Table Post-retirement only
Assumed Form of Payment	100% Lump Sum
Salary Scale	None
Administrative Expenses	Actual expenses from previous or current year
Retirement Rates	Participants are assumed to retire on their Normal Retirement Date

The actuarial cost method used in the valuation is the unit credit cost method as required in the Pension Protection Act of 2006 and Internal Revenue Code 430.

The target normal cost is the sum of all individual normal costs for each participant.

The target normal cost is the present value of the benefit earned during the year

The individual funding target is the present value of the accrued benefit as of the valuation date assuming payment at assumed retirement age.

The funding shortfall is the total funding target less the actuarial value of assets. Depending on the AFTAP of the plan and other factors, an adjustment may also be made for a carryover or pre-funding balance. The total annual cost of the plan is the target normal cost plus an amount to amortize the funding shortfall over seven years.

Name: SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES PC CASH  
BALANCE PLAN

EIN: 16-1485137

PN: 002

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

Weighted Average Retirement Age	62.00
---------------------------------	-------

The weighted average retirement age is based on the Plan's normal retirement age unless a participant is past normal retirement age, in which case the assumed retirement age is assumed to be one year later.



Name: SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES PC CASH  
BALANCE PLAN

EIN: 16-1485137

PN: 002

Schedule SB, Part V - Summary of Plan Provisions

Effective Date: January 1, 2011

Plan Year: January 1 to December 31

Eligibility: Waiting Period - 1 Year of Service  
Minimum Age - 21

Eligibility Date: The first day of the first or seventh month coinciding with or next following satisfaction of eligibility requirements

Exclusions: Collectively bargained, Non-resident aliens, leased employees

Normal Retirement Date: Attainment of age 62

Hypothetical Allocations:

Year of Service: Plan year of at least 1,000 hours

Accrued Benefit: The participant's hypothetical account balance projected to normal retirement and converted into a single life annuity payable at normal retirement date.

Death Benefit: Hypothetical account balance as of the date of death

Disability Benefit: Treated as a termination

Termination Benefit: 100% vested after 3 years of vesting service

Interest Credit Rate: 30-year Treasury for the 5th month prior to Plan Year, but not less than 3.50%

Top-Heavy Status: If the Plan is Top-Heavy the top-heavy contribution will be met in the defined contribution plan

Name: SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES PC CASH  
BALANCE PLAN

EIN: 16-1485137

PN: 002

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

Weighted Average Retirement Age	62.00
Valuation Funding 24-month Segment Rates	1st segment - 3.64% 2nd segment - 5.21% 3rd segment - 5.94%
Effective Interest Rate	4.11%
Mortality	2020 Applicable Mortality Table Post-retirement only
Assumed Form of Payment	100% Lump Sum
Salary Scale	None
Administrative Expenses	Actual expenses from previous or current year
Retirement Rates	Participants are assumed to retire on their Normal Retirement Date

The actuarial cost method used in the valuation is the unit credit cost method as required in the Pension Protection Act of 2006 and Internal Revenue Code 430.

The target normal cost is the sum of all individual normal costs for each participant.

The target normal cost is the present value of the benefit earned during the year

The individual funding target is the present value of the accrued benefit as of the valuation date assuming payment at assumed retirement age.

The funding shortfall is the total funding target less the actuarial value of assets.

Depending on the AFTAP of the plan and other factors, an adjustment may also be made for a carryover or pre-funding balance. The total annual cost of the plan is the target normal cost plus an amount to amortize the funding shortfall over seven years.

Name: SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES PC CASH  
BALANCE PLAN

EIN: 16-1485137

PN: 002

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

Weighted Average Retirement Age	62.00
---------------------------------	-------

The weighted average retirement age is based on the Plan's normal retirement age unless a participant is past normal retirement age, in which case the assumed retirement age is assumed to be one year later.



Name: SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES PC CASH  
BALANCE PLAN

EIN: 16-1485137

PN: 002

Schedule SB, Part V - Summary of Plan Provisions

Effective Date: January 1, 2011

Plan Year: January 1 to December 31

Eligibility: Waiting Period - 1 Year of Service  
Minimum Age - 21

Eligibility Date: The first day of the first or seventh month coinciding with or next following satisfaction of eligibility requirements

Exclusions: Collectively bargained, Non-resident aliens, leased employees

Normal Retirement Date: Attainment of age 62

Hypothetical Allocations:

Year of Service: Plan year of at least 1,000 hours

Accrued Benefit: The participant's hypothetical account balance projected to normal retirement and converted into a single life annuity payable at normal retirement date.

Death Benefit: Hypothetical account balance as of the date of death

Disability Benefit: Treated as a termination

Termination Benefit: 100% vested after 3 years of vesting service

Interest Credit Rate: 30-year Treasury for the 5th month prior to Plan Year, but not less than 3.50%

Top-Heavy Status: If the Plan is Top-Heavy the top-heavy contribution will be met in the defined contribution plan

Name: SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES PC CASH  
BALANCE PLAN

EIN: 16-1485137

PN: 002

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

Weighted Average Retirement Age	62.00
Valuation Funding 24-month Segment Rates	1st segment - 3.64% 2nd segment - 5.21% 3rd segment - 5.94%
Effective Interest Rate	4.11%
Mortality	2020 Applicable Mortality Table Post-retirement only
Assumed Form of Payment	100% Lump Sum
Salary Scale	None
Administrative Expenses	Actual expenses from previous or current year
Retirement Rates	Participants are assumed to retire on their Normal Retirement Date

The actuarial cost method used in the valuation is the unit credit cost method as required in the Pension Protection Act of 2006 and Internal Revenue Code 430.

The target normal cost is the sum of all individual normal costs for each participant.

The target normal cost is the present value of the benefit earned during the year

The individual funding target is the present value of the accrued benefit as of the valuation date assuming payment at assumed retirement age.

The funding shortfall is the total funding target less the actuarial value of assets.

Depending on the AFTAP of the plan and other factors, an adjustment may also be made for a carryover or pre-funding balance. The total annual cost of the plan is the target normal cost plus an amount to amortize the funding shortfall over seven years.

Name: SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES PC CASH  
BALANCE PLAN

EIN: 16-1485137

PN: 002

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

Weighted Average Retirement Age	62.00
---------------------------------	-------

The weighted average retirement age is based on the Plan's normal retirement age unless a participant is past normal retirement age, in which case the assumed retirement age is assumed to be one year later.



Name: SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES PC CASH  
BALANCE PLAN

EIN: 16-1485137

PN: 002

Schedule SB, Part V - Summary of Plan Provisions

Effective Date: January 1, 2011

Plan Year: January 1 to December 31

Eligibility: Waiting Period - 1 Year of Service  
Minimum Age - 21

Eligibility Date: The first day of the first or seventh month coinciding with or next following satisfaction of eligibility requirements

Exclusions: Collectively bargained, Non-resident aliens, leased employees

Normal Retirement Date: Attainment of age 62

Hypothetical Allocations:

Year of Service: Plan year of at least 1,000 hours

Accrued Benefit: The participant's hypothetical account balance projected to normal retirement and converted into a single life annuity payable at normal retirement date.

Death Benefit: Hypothetical account balance as of the date of death

Disability Benefit: Treated as a termination

Termination Benefit: 100% vested after 3 years of vesting service

Interest Credit Rate: 30-year Treasury for the 5th month prior to Plan Year, but not less than 3.50%

Top-Heavy Status: If the Plan is Top-Heavy the top-heavy contribution will be met in the defined contribution plan

Name: SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES PC CASH  
BALANCE PLAN

EIN: 16-1485137

PN: 002

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

Weighted Average Retirement Age	62.00
Valuation Funding 24-month Segment Rates	1st segment - 3.64% 2nd segment - 5.21% 3rd segment - 5.94%
Effective Interest Rate	4.11%
Mortality	2020 Applicable Mortality Table Post-retirement only
Assumed Form of Payment	100% Lump Sum
Salary Scale	None
Administrative Expenses	Actual expenses from previous or current year
Retirement Rates	Participants are assumed to retire on their Normal Retirement Date

The actuarial cost method used in the valuation is the unit credit cost method as required in the Pension Protection Act of 2006 and Internal Revenue Code 430.

The target normal cost is the sum of all individual normal costs for each participant.

The target normal cost is the present value of the benefit earned during the year

The individual funding target is the present value of the accrued benefit as of the valuation date assuming payment at assumed retirement age.

The funding shortfall is the total funding target less the actuarial value of assets.

Depending on the AFTAP of the plan and other factors, an adjustment may also be made for a carryover or pre-funding balance. The total annual cost of the plan is the target normal cost plus an amount to amortize the funding shortfall over seven years.

Name: SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES PC CASH  
BALANCE PLAN

EIN: 16-1485137

PN: 002

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

Weighted Average Retirement Age	62.00
---------------------------------	-------

The weighted average retirement age is based on the Plan's normal retirement age unless a participant is past normal retirement age, in which case the assumed retirement age is assumed to be one year later.



Name: SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES PC CASH  
BALANCE PLAN

EIN: 16-1485137

PN: 002

Schedule SB, Part V - Summary of Plan Provisions

Effective Date: January 1, 2011

Plan Year: January 1 to December 31

Eligibility: Waiting Period - 1 Year of Service  
Minimum Age - 21

Eligibility Date: The first day of the first or seventh month coinciding with or next following satisfaction of eligibility requirements

Exclusions: Collectively bargained, Non-resident aliens, leased employees

Normal Retirement Date: Attainment of age 62

Hypothetical Allocations:

Year of Service: Plan year of at least 1,000 hours

Accrued Benefit: The participant's hypothetical account balance projected to normal retirement and converted into a single life annuity payable at normal retirement date.

Death Benefit: Hypothetical account balance as of the date of death

Disability Benefit: Treated as a termination

Termination Benefit: 100% vested after 3 years of vesting service

Interest Credit Rate: 30-year Treasury for the 5th month prior to Plan Year, but not less than 3.50%

Top-Heavy Status: If the Plan is Top-Heavy the top-heavy contribution will be met in the defined contribution plan

Name: SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES PC CASH  
BALANCE PLAN

EIN: 16-1485137

PN: 002

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

Weighted Average Retirement Age	62.00
Valuation Funding 24-month Segment Rates	1st segment - 3.64% 2nd segment - 5.21% 3rd segment - 5.94%
Effective Interest Rate	4.11%
Mortality	2020 Applicable Mortality Table Post-retirement only
Assumed Form of Payment	100% Lump Sum
Salary Scale	None
Administrative Expenses	Actual expenses from previous or current year
Retirement Rates	Participants are assumed to retire on their Normal Retirement Date

The actuarial cost method used in the valuation is the unit credit cost method as required in the Pension Protection Act of 2006 and Internal Revenue Code 430.

The target normal cost is the sum of all individual normal costs for each participant.

The target normal cost is the present value of the benefit earned during the year

The individual funding target is the present value of the accrued benefit as of the valuation date assuming payment at assumed retirement age.

The funding shortfall is the total funding target less the actuarial value of assets.

Depending on the AFTAP of the plan and other factors, an adjustment may also be made for a carryover or pre-funding balance. The total annual cost of the plan is the target normal cost plus an amount to amortize the funding shortfall over seven years.

Name: SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES PC CASH  
BALANCE PLAN

EIN: 16-1485137

PN: 002

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

Weighted Average Retirement Age	62.00
---------------------------------	-------

The weighted average retirement age is based on the Plan's normal retirement age unless a participant is past normal retirement age, in which case the assumed retirement age is assumed to be one year later.



**Attachment to 2020 Form 5500 Schedule  
SB, line 25 - Change in Method**

**Plan Name** SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES P.C. CASH BALANCE  
**Plan Sponsor's Name** SUBURBAN ORAL & MAXILLOFACIAL SURGERY ASSOCIATES P.C.

**EIN:** 16-1485137  
**PN:** 002

**Describe the change:**

The valuation date was changed to the first day of the plan year for funding purposes due to previous end of year valuation date and plan termination in 2020. This method change was given automatic approval under Revenue Procedure 2017-56.