

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

2021

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

- 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)
- D** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.

Part II Basic Plan Information—enter all requested information

1a Name of plan CAREN B SINGER PROFIT SHARING TRUST	1b Three-digit plan number (PN) ▶	002
	1c Effective date of plan	06/01/1989
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) CAREN B. SINGER, M.D., P.A. 255 S. E. 14TH STREET, SUITE 1B FORT LAUDERDALE, FL 33316	2b Employer Identification Number (EIN)	65-0130728
	2c Sponsor's telephone number	954-467-3878
	2d Business code (see instructions)	621111
3a Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor. CAREN B SINGER MD PA 255 S.E. 14TH STREET, SUITE 1B FT LAUDERDALE, FL 33316	3b Administrator's EIN	65-0130728
	3c Administrator's telephone number	954-467-3878
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report. a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5a Total number of participants at the beginning of the plan year b Total number of participants at the end of the plan year c Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)..... d(1) Total number of active participants at the beginning of the plan year d(2) Total number of active participants at the end of the plan year e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	5a	6
	5b	4
	5c	4
	5d(1)	4
	5d(2)	3
5e	1	

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	06/08/2022	CAREN B SINGER, M.D.
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.		
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor

- 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.)

Part III Financial Information			
7		(a) Beginning of Year	(b) End of Year
7	Plan Assets and Liabilities		
a	Total plan assets	7a 1339911	1433136
b	Total plan liabilities	7b	
c	Net plan assets (subtract line 7b from line 7a)	7c 1339911	1433136
8		(a) Amount	(b) Total
a	Contributions received or receivable from:		
	(1) Employers	8a(1) 36607	
	(2) Participants	8a(2) 24000	
	(3) Others (including rollovers)	8a(3) -6600	
b	Other income (loss)	8b 58053	
c	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c	112060
d	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d 18835	
e	Certain deemed and/or corrective distributions (see instructions) .	8e	
f	Administrative service providers (salaries, fees, commissions)	8f	
g	Other expenses	8g	
h	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h	18835
i	Net income (loss) (subtract line 8h from line 8c)	8i	93225
j	Transfers to (from) the plan (see instructions)	8j	

Part IV Plan Characteristics	
9a	If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: 2E 2G 3D
b	If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

Part V Compliance Questions				
10		Yes	No	Amount
a	During the plan year: Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)	10a	X	
b	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b	X	
c	Was the plan covered by a fidelity bond?	10c	X	265000
d	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d	X	
e	Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)	10e	X	
f	Has the plan failed to provide any benefit when due under the plan?	10f	X	
g	Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	10g	X	
h	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h	X	
i	If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	10i		

Part VI Pension Funding Compliance

11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and 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**

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**

b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? Yes No

c If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

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

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	1c Effective date of plan	06/01/1989
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) Caren B. Singer, M.D., P.A. 255 S. E. 14th Street, Suite 1B Fort Lauderdale FL 33316	2b Employer Identification Number (EIN)	65-0130728
	2c Sponsor's telephone number	954-467-3878
	2d Business code (see instructions)	621111
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	5b	4
	5c	4
	5d(1)	4
	5d(2)	3
5e	1	

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.
Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	<i>Caren B Singer MD</i>	5/24/22	CAREN B SINGER, M.D.
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	<i>Caren B Singer MD</i>	5/24/22	CAREN B SINGER, M.D.
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor

- 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.)

Part III Financial Information

7 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a Total plan assets	7a	1,339,911	1,433,136
b Total plan liabilities	7b		
c Net plan assets (subtract line 7b from line 7a)	7c	1,339,911	1,433,136
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	36,607	
(2) Participants	8a(2)	24,000	
(3) Others (including rollovers)	8a(3)	-6,600	
b Other income (loss)	8b	58,053	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		112,060
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	18,835	
e Certain deemed and/or corrective distributions (see instructions)	8e		
f Administrative service providers (salaries, fees, commissions)	8f		
g Other expenses	8g		
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		18,835
i Net income (loss) (subtract line 8h from line 8c)	8i		93,225
j Transfers to (from) the plan (see instructions)	8j		

Part IV Plan Characteristics

- 9a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
 2E 2G 3D
- b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

Part V Compliance Questions

10 During the plan year:		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)	10a		X	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		X	
c Was the plan covered by a fidelity bond?	10c	X		265,000
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d		X	
e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)	10e		X	
f Has the plan failed to provide any benefit when due under the plan?	10f		X	
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	10g		X	
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h		X	
i If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	10i			

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b Enter the minimum required contribution for this plan year **12b**

c Enter the amount contributed by the employer to the plan for this plan year **12c**

d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount) **12d**

e Will the minimum funding amount reported on line 12d be met by the funding deadline? Yes No N/A

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted in any plan year? Yes No
If "Yes," enter the amount of any plan assets that reverted to the employer this year. **13a**

b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? Yes No

c If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

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



LEVY & ASSOCIATES

Qualified Retirement Plan Consulting and Administration

Form 5500 Electronic Filing Method Election Form

The U.S. Department of Labor ("DOL") now requires (beginning for 2009) that all Form 5500 filings be submitted electronically using their new "EFAST2" system. Subsequent to the start of EFAST 2 requiring Plan Sponsors (typically the employer) to obtain signing credentials the DOL expanded the filing methods available to Plan Sponsors. The two options are outlined below. Please let us know which approach you would prefer and we will coordinate with you accordingly.

Option 1

Requires the signer to (a) register online for signing credentials and (b) sign and submit the form electronically.

- Signer obtains electronic signing credentials from the DOL website.
- Levy & Associates ("L&A") drafts the 5500 and emails it to signer via a secure online portal.
- Signer logs in to the online portal, prints a paper copy of the 5500 form, reviews and signs the paper copy, and signs and submits the form electronically by affixing his or her electronic signing credentials.
- Signer keeps the signed paper copy on file and sends a duplicate signed paper copy to L&A for our files.

Option 2

Does not require the signer to register online for signing credentials; instead, the signer signs a paper copy of the form and Levy & Associates ("L&A") submits the form electronically.

- Signer authorizes L&A to electronically sign the 5500 on his or her behalf.
- L&A drafts the 5500 and mails signer two copies.
- Signer reviews and signs both copies, keeps one on file, and mails the second one back to L&A.
- L&A electronically signs and submits the 5500 on behalf of the signer while attaching a scanned copy of the manually signed form with the electronic filing.
 - *It should be noted that this approach will result in the image of the signer's manual signature being visible on the DOL's public disclosure website.*

NOTE: If two different people (one as plan administrator and one as employer/plan sponsor) normally sign your Form 5500, then the processes described above apply to both signers.

Complete and return to Levy & Associates

Let us know which approach you would prefer by checking one of the options and completing this section.

- Option 1: Requires the signer to (a) register online for signing credentials and (b) sign and submit the form electronically.
- Option 2: Does not require the signer to register online for signing credentials. Instead, the Plan Sponsor a) signs a Filing Authorization Form 5500-SF/Form 5500 and b) signs a paper copy of the Form 5500 and Levy & Associates submits the form electronically.

Plan Name Caren B. Singer Profit Sharing Trust

Name: Caren B. Singer, M.D. Signature Caren B. Singer M.D. Date 5/24/22
Name and signature of individual signing on behalf of the Plan Sponsor and date



Filing Authorization Form 5500-SF/Form 5500

Date

Name of Plan: **Caren B. Singer Profit Sharing Trust**

EIN / PN: 65-0130728 Plan #002

Plan Year Ending:

PART I Authorization For Practitioner to Electronically Sign and File

I hereby authorize Levy & Associates (L&A) to electronically sign and file the above-named return/report through EFAST2.

I understand that in granting this authority that:

- I/we must manually sign and date page 1 of the Form 5500-SF or page 1 of the Form 5500 and provide a scanned pdf copy or photo copy of the first 2 pages of the Form including the signature to L&A before the electronic filing can be initiated;
- L&A will retain a copy of this written authorization in its records;
- L&A will notify the individual(s) signing below as Plan Administrator/Employer about any inquiries and information it receives from EFAST2, DOL, IRS, or PBGC regarding this annual return/report; and
- A copy of my signature, as it appears on page 1 of the Form 5500-SF or page 1 of the Form 5500, will be included with the return/report posted by the Department of Labor on the Internet for public disclosure.
- L&A shall not be deemed an administrator or other fiduciary with respect to any Plan solely on account of the services performed under this authorization.
- In order for L&A to sign and file a timely Form 5500-SF or Form 5500 all of the above must be delivered to L&A no less than 10 business days prior to the filing due date.

This authorization is applicable only to the filing for the above-named Plan and applies only for Plan year end stated above.

Plan Administrator (PA): Caren B. Singer M.D. Date: 5/24/22

Employer/Plan Sponsor: Caren B. Singer M.D. Date: 5/24/22

PART II Acknowledgement of Receipt of Authorization

On behalf of L&A, I hereby certify that the firm will use the authority granted only for the express purposes described above; that the firm will not disclose confidential information to any parties other than the DOL, as required for EFAST filing; and that the firm will take reasonable steps to assure that confidential information provided by the Plan Administrator or Plan Sponsor is protected from unauthorized disclosure.

For L&A: _____ Date: _____
(signature and title)

The designated service provider Levy & Associates must retain this authorization.
Do not submit this form to the DOL unless requested.