

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

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A This return/report is for: [X] a single-employer plan [] a multiple-employer plan (not multiemployer) (Pension Plan filers checking this box must attach Schedule MEP. Other plans 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: [X] Form 5558 [] automatic extension [] DFVC program [] special extension (enter description)
D If the plan is a collectively-bargained plan, check here []
E 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: JIAN CUI DERMATOLOGY, PC. DEFINED BENEFIT PLAN
1b Three-digit plan number (PN): 002
1c Effective date of plan: 01/01/2005
2a Plan sponsor's name (employer, if for a single-employer plan): JIAN CUI, DERMATOLOGY, P.C.
2b Employer Identification Number (EIN): 11-3432509
2c Sponsor's telephone number: 718-661-9554
2d Business code (see instructions): 621111
3a Plan administrator's name and address: [X] Same as Plan Sponsor.
3b Administrator's EIN
3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report.
4b EIN
4d PN
5a Total number of participants at the beginning of the plan year: 23
5b Total number of participants at the end of the plan year: 23
5c(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)
5c(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)
5d(1) Total number of active participants at the beginning of the plan year: 13
5d(2) Total number of active participants at the end of the plan year: 13
5e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested: 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.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, and Name. Includes entries for JAMES JIAN CUI signed on 10/15/2025.

- 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	4818970	5261566
b Total plan liabilities	7b		
c Net plan assets (subtract line 7b from line 7a)	7c	4818970	5261566
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	91445	
(2) Participants	8a(2)	0	
(3) Others (including rollovers)	8a(3)		
b Other income (loss)	8b	351151	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		442596
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d		
e Certain deemed and/or corrective distributions (see instructions) .	8e		
f Administrative service providers (salaries, fees, commissions)	8f	0	
g Other expenses	8g	0	
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		0
i Net income (loss) (subtract line 8h from line 8c)	8i		442596
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: 1A 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? Continue to answer "Yes" for any prior year failures until fully corrected. (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	
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			
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 11 blank and complete line 12 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

a 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)

Part VIII IRS Compliance Questions

14a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? Yes No

14b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

- Design-based safe harbor method
- "Prior year" ADP test
- "Current year" ADP test
- N/A

15 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 02 / 28 / 2023 (MM/DD/YYYY) and the Opinion Letter serial number Q705110A.

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

A Name of plan <u>JIAN CUI DERMATOLOGY, PC. DEFINED BENEFIT PLAN</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>JIAN CUI, DERMATOLOGY, P.C.</u>	D Employer Identification Number (EIN) <u>11-3432509</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information

1 Enter the valuation date:	Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2 Assets:			
a Market value	2a		<u>4815827</u>
b Actuarial value	2b		<u>4815827</u>
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	<u>0</u>	<u>0</u>	<u>0</u>
b For terminated vested participants	<u>10</u>	<u>131649</u>	<u>131649</u>
c For active participants	<u>13</u>	<u>4954230</u>	<u>4958763</u>
d Total	<u>23</u>	<u>5085879</u>	<u>5090412</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5		<u>5.15 %</u>
6 Target normal cost			
a Present value of current plan year accruals	6a		<u>12078</u>
b Expected plan-related expenses	6b		<u>0</u>
c Target normal cost	6c		<u>12078</u>

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE			
	Signature of actuary	<u>09/25/2025</u>	Date
	<u>MICHAEL FRANK</u>	<u>23-02440</u>	Most recent enrollment number
	<u>EZ PENSION SERVICES LLC</u>	<u>718-888-1988</u>	Telephone number (including area code)
	<u>136-20 38TH AVENUE SUITE 8I FLUSHING, NY 11354</u>		
	Address of the firm		

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

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	133392
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	133392
10	Interest on line 9 using prior year's actual return of <u>6.73</u> %	0	8977
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		27999
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.30</u> %		1484
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		29483
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	5168
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	137201

Part III Funding Percentages			
14	Funding target attainment percentage	14	91.91 %
15	Adjusted funding target attainment percentage	15	91.91 %
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	89.91 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls		18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
09/15/2025	91445	0					
			Totals ▶	18(b)	91445	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 81933
20	Quarterly contributions and liquidity shortfalls:	
	a Did the plan have a "funding shortfall" for the prior year?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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
0	0	0
		(4) 4th
		0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost			
21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)			21b 3
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

Part VI Miscellaneous Items			
24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
26 Demographic and benefit information			
a 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 Is the plan required to provide a projection of expected benefit payments? 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

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

Part VIII Minimum Required Contribution For Current Year			
31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)			31a 12078
b Excess assets, if applicable, but not greater than line 31a			31b 0
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	411786	39530	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount			33
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....			34 51608
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)			36 51608
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)			37 81933
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)			38a 30325
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances			38b 0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)			39 0
40 Unpaid minimum required contributions for all years			40 0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)			
41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021			

Schedule SB, Part V Statement of Actuarial Assumptions/Methods

Jian Cui Dermatology, PC. Defined Benefit Plan 11-3432509 / 002

For the plan year 01/01/2024 through 12/31/2024

Valuation Date: 01/01/2024

Funding Method: As prescribed in IRC Section 430
 Age - Eligibility age at last birthday and other ages at nearest birthday
 New participants are not included in current year's valuation
 Retrospective Compensation - Highest 3 consecutive years of service
 Form of Payment - Assumed form of payment for funding is Life Annuity

	Segment rates for the Third Month Prior to Val Date as permitted under IRC 430(h)(2)(C)	Segment rates as of September 30, 2023 As permitted under IRC 430(h)(2)(C)(iv)(II) - ARP
	Segment # Year Rate %	Segment # Year Rate %
Interest Rates -	Segment 1 0 - 5 3.82	Segment 1 0 - 5 4.75
	Segment 2 6 - 20 4.59	Segment 2 6 - 20 4.87
	Segment 3 > 20 4.63	Segment 3 > 20 5.59

Pre-Retirement - Mortality Table - None
 Improvement Scale - None
 Early Retirement Table - None
 Turnover Table - None
 Disability Table - None
 Salary Scale - None
 Expense Load - None
 Ancillary Ben Load - None

Post-Retirement - Mortality Table - 24C - 2024 Combined
 Improvement Scale - None
 Cost of Living - None

Asset Valuation Method: Fair market value of assets adjusted for contributions under IRC 430(g)(4)

Discrimination Test Assumptions:

HCE Determination - Based on all employees
 Otherwise Excludable - Otherwise Excludable HCEs are included with the Not Otherwise Excludable employees

410(b)/401(a)(4) Testing:

Pre-Retirement - Interest - 8.5%
 Post-Retirement - Interest - 8.5%
 Mortality Table - U84 - 1984 Unisex

Permissively Aggregated Plans - Not tested As Single Plan

Compensation - Use current compensation to calculate the benefit accrual rate (annual method)
 Testing Age - Age 62 or attained age, if older
 Testing Service - Separate benefitting service for DC and for DB for Accrued-to-Date Method

Normal Form for MVAR - Joint with 100% Survivor Benefits

401(a)(26) Testing:

Compensation - Use current compensation to calculate the benefit accrual rate for 401(a)(26)
 Testing Age - Normal retirement age or attained age, if older

Schedule SB, Part V Summary of Plan Provisions

Jian Cui Dermatology, PC. Defined Benefit Plan 11-3432509 / 002 For the plan year 01/01/2024 through 12/31/2024

Employer: Jian Cui, Dermatology, P.C.
 Type of Entity - S Corporation
 EIN: 11-3432509 TIN: Plan #: 002 Plan Type: Defined Benefit

Dates: Effective - 01/01/2005 Valuation - 01/01/2024
 Top Heavy Years - 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024

Eligibility: All employees excluding non-resident aliens, members of an excluded class, union, and excluding members of Cls - "ANDI", Cls - "CONNIE", Cls - "HONG", Cls - "HUIDING", Cls - "JIE", Cls - "JINGWENNG", Cls - "JINXINZOU", Cls - "JOE", Cls - "JONCUI", Cls - "KEN", Cls - "KIN", Cls - "KLEE", Cls - "KWOK", Cls - "LIFENLIN", Cls - "LIN", Cls - "LINGYAN", Cls - "LINLIN", Cls - "LORA", Cls - "MAGG", Cls - "MAN", Cls - "MON", Cls - "OPH", Cls - "SHUYING", Cls - "SIUKUENKON", Cls - "SUIYUN", Cls - "TANG", Cls - "XIANGLIN", Cls - "XUE", Cls - "YANWANG", Cls - "YIDI" and Cls - "YUNE"
 Minimum age - 21 Months of service - 12

Hours Required for - Eligibility - 1000 Benefit accrual - 1000 Vesting - 1000

Plan Entry - First day of 1st or 7th month of plan year on or next following eligibility satisfaction

Retirement: Normal - Attainment of age 62 and completion of 5 years of participation
 Early - Attainment of age 55 and completion of 15 years of participation

Average Compensation: Highest 3 consecutive years of service
 Top Heavy Minimum Benefit - Highest 5 consecutive top heavy years of participation

Plan Benefits: Retirement - Derived from the graded benefit formula below:

Employee Classification	Benefit Formula
EEE	0.5% of average monthly compensation per year of service limited to 25 year(s)
JIAN	2.5% of average monthly compensation per year of service limited to 25 year(s)
SHENG	3% of average monthly compensation per year of service limited to 25 year(s)
BRUN	0.5% of average monthly compensation per year of service limited to 25 year(s)
FUNG	0.5% of average monthly compensation per year of service limited to 25 year(s)
XIAO	
KZENG	0.5% of average monthly compensation per year of service limited to 25 year(s)
FENGTING	0.5% of average monthly compensation per year of service limited to 25 year(s)
BINYUN	0.5% of average monthly compensation per year of service limited to 25 year(s)
HOIKEI	0.5% of average monthly compensation per year of service limited to 25 year(s)
AZENG	0.5% of average monthly compensation per year of service limited to 25 year(s)
PO	0.5% of average monthly compensation per year of service limited to 25 year(s)
SHUYING2	0.5% of average monthly compensation per year of service limited to 25 year(s)
YUEJING	0.5% of average monthly compensation per year of service limited to 25 year(s)
LIN2	0.5% of average monthly compensation per year of service limited to 25 year(s)
XIANGLIN2	0.5% of average monthly compensation per year of service limited to 25 year(s)
JACK	0.5% of average monthly compensation per year of service limited to 25 year(s)
JASM	0.5% of average monthly compensation per year of service limited to 25 year(s)
LINLIN	0.5% of average monthly compensation per year of service limited to 25 year(s)
YEEC	0.5% of average monthly compensation per year of service limited to 25 year(s)
XIAO	0.5% of average monthly compensation per year of service limited to 25 year(s)
LORA2	0.5% of average monthly compensation per year of service limited to 25 year(s)
HOIYI	0.5% of average monthly compensation per year of service limited to 25 year(s)

Schedule SB, Part V Summary of Plan Provisions

Jian Cui Dermatology, PC. Defined Benefit Plan 11-3432509 / 002 For the plan year 01/01/2024 through 12/31/2024

JIE2	0.5% of average monthly compensation per year of service limited to 25 year(s)
XUELAN	0.5% of average monthly compensation per year of service limited to 25 year(s)

Accrued Benefit - Unit credit based on service. Service prior to 01/01/2000 is excluded

Minimum Benefit - None

Maximum Benefit - None

Maximum allowable distribution is lump sum equivalent of normal form not to exceed 415 maximum allowable distribution, which is the lesser amount computed using a) 5.5% interest and the Applicable Mortality Table or b) the greater of plan actuarial equivalence interest and mortality or 417(e) Minimum

Early Retirement - Accrued Benefit actuarially reduced for early commencement

Death Benefit - Present Value of Accrued Benefit

Disability Benefit - None

Top Heavy Minimum: Provided in another plan

IRS Limitations: 415 Limits - Percent: 100 Dollar: \$275,000
Maximum 401(a)(17) compensation - \$345,000

Normal Form: Life Annuity

Optional Forms: Lump Sum
Life Annuity Guaranteed for 10 Years
Joint with 50%, 75% or 100% Survivor Benefit

Vesting Schedule:

Years	Percent
0-1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Service is calculated using all years of service except years prior to plan effective date

Present Value of Accrued Benefit: Based on the greater of 417(e) or Actuarial Equivalence

417(e):

Interest Rates -	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left; font-weight: normal;">Fourth Month Prior to Plan Yr Beg</th> </tr> <tr> <th style="text-align: left; font-weight: normal;">Segment #</th> <th style="text-align: left; font-weight: normal;">Years</th> <th style="text-align: left; font-weight: normal;">Rate %</th> </tr> </thead> <tbody> <tr> <td>Segment 1</td> <td>0 - 5</td> <td>5.58</td> </tr> <tr> <td>Segment 2</td> <td>6 - 20</td> <td>5.66</td> </tr> <tr> <td>Segment 3</td> <td>> 20</td> <td>5.56</td> </tr> </tbody> </table>	Fourth Month Prior to Plan Yr Beg			Segment #	Years	Rate %	Segment 1	0 - 5	5.58	Segment 2	6 - 20	5.66	Segment 3	> 20	5.56
Fourth Month Prior to Plan Yr Beg																
Segment #	Years	Rate %														
Segment 1	0 - 5	5.58														
Segment 2	6 - 20	5.66														
Segment 3	> 20	5.56														

Mortality Table - 24E - 2024 Applicable Mortality Table for 417(e) (unisex)

Actuarial Equivalence:

Pre-Retirement - Interest - 5%
Mortality Table - None

Post-Retirement - Interest - 5%
Mortality Table - 23E - 2023 Applicable Mortality Table for 417(e) (unisex)

**Schedule SB, line 32 -
Schedule of Amortization Bases
Jian Cui Dermatology, PC. Defined Benefit Plan
11-3432509 / 002
For the plan year 01/01/2024 through 12/31/2024**

Date Base Established	Original Base Amount	Type of Base	Present Value of Remaining Installments	Years Remaining Amortization Period	Amortization Installment
01/01/2023	482,431	Shortfall	462,906	14	44,181
01/01/2024	-51,120	Shortfall	-51,120	15	-4,651
Totals:			\$411,786		\$39,530

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

Jian Cui Dermatology, PC. Defined Benefit Plan

11-3432509 / 002

For the plan year 01/01/2024 through 12/31/2024

The age reported is the weighted average of the assumed retirement ages for all active participants as of the valuation date based on their funding target or target normal cost should the funding target of the plan be zero 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% of his/her assumed retirement age.

Schedule SB, line 19 -
Discounted Employer Contributions
Jian Cui Dermatology, PC. Defined Benefit Plan
11-3432509 / 002
For the plan year 01/01/2024 through 12/31/2024
Valuation Date: 01/01/2024

	Date	Amount	Adjusted Contribution	Adjusted Prior Year Contribution	Adjusted Quarterly	Effective Rate	Penalty Rate
Deposited Contribution	09/15/2025	\$91,445					
Applied to Additional Contribution	01/01/2024	33,034	30,325	0	0	5.15	0.00
Applied to MRC	01/01/2024	11,963	10,982	0	0	5.15	0.00
Applied to Quarterly Contribution	04/15/2024	11,612	9,980	0	11,612	5.15	10.15
Applied to Quarterly Contribution	07/15/2024	11,612	10,096	0	11,612	5.15	10.15
Applied to Quarterly Contribution	10/15/2024	11,612	10,215	0	11,612	5.15	10.15
Applied to Quarterly Contribution	01/15/2025	11,612	10,335	0	11,612	5.15	10.15
Totals for Deposited Contribution		\$91,445	\$81,933	\$0	\$46,448		

**SCHEDULE SB
(Form 5500)**

**Single-Employer Defined Benefit Plan
Actuarial Information**

OMB No. 1210-0110

2024

Department of the Treasury
Internal Revenue Service
Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

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).

This Form is Open to Public Inspection

For calendar plan year 2024, or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

▶ Round off amounts to nearest dollar.

▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan Jian Cui Dermatology, P.C. - Defined Benefit Plan		B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on the 2a of Form 5500 or 5500-SF Jian Cui, Dermatology, P.C.		D Employer Identification Number (EIN) 2 11-3432509
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information		Filing	
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>			
2 Assets:			
a Market value		2a	4,815,827
b Actuarial value		2b	4,815,827
3 Funding target/participants breakdown:		(1) Number of participants	(2) Vested Funding Target
			(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	0	0	0
b For terminated vested participants	19	131,649	131,649
c For active participants	13	4,954,230	4,958,763
d Total	23	5,085,879	5,090,412
4 If the plan is in plan status, check the box and complete lines (a) and (b) <input type="checkbox"/>			
a Funding target disregarding prescribed at-risk assumptions		4a	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for more than five consecutive years and disregarding loading factor		4b	
5 Effective interest rate		5	5.15 %
6 Target normal cost rate: account for			
a Present value of current plan year accruals		6a	12,078
b Expected plan-related expenses		6b	0
c Target normal cost rate		6c	12,078

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, provide a most estimate of anticipated experience under the plan.

SIGN HERE	<i>Michael Frank</i>	09/25/2025
	Signature of actuary	Date
	Michael Frank	23-(2440)
	Print name of actuary	Most recent enrollment number
	EZ Pensions Services LLC	(718) 888-1988
	Firm name	Telephone number (including area code)
	136-20 25th Avenue	
	Suite 81	
	US Flush NY	
	NY 11354	
	Address of the firm	

If the actuary has not fully complied with the 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	133,392
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	133,392
10 Interest on line 9 using prior year's actual return of <u>6.73%</u>	0	8,977
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		27,999
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.30%</u> ...		1,484
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		29,483
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in beginning balance due to elections or deemed elections	0	5,168
13 Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	0	137,201

Part III Funding Percentages

14 Funding target attainment percentage	14	91.91 %
15 Adjusted funding attainment percentage	15	91.91 %
16 Prior year's funding attainment percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	89.91 %
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 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
09/15/2025	91,445				
			Totals ▶	18(b) 91,445	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 to paid minimum required contributions from prior years	19a	0
b Contributions made under restrictions adjusted to valuation date	19b	0
c Contributions allocated to paid minimum required contribution for current year adjusted to valuation date	19c	81,933

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "liquidity shortfall" for the prior year? Yes No

b If line 20a is "Yes," did quarterly installments for the current year made in a timely manner? Yes No

c If line 20a is "Yes," list contributions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used To Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter Code):			21b	3
22 Weighted average term (enter Code):			22	62
23 Mortality table(s) (see instructions):	<input checked="" type="checkbox"/> Described - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute			

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
26 Demographic and benefit projection:	
a 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 Is the plan required to provide a projection of expected benefit payments? 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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):				
a Target normal cost (line 31a):	31a		12,078	
b Excess assets, if applicable, but not greater than line 31a:	31b		0	
32 Amortization installments (see instructions):		Outstanding Balance	Installment	
a Net shortfall amount:		411,786	39,530	
b Waiver amount:		0	0	
33 If a waiver has been approved, enter the date of the ruling letter granting the approval (Month/Day/Year) and the waived amount:	33			
34 Total funding requirement (including carryover pre-funding balances (lines 31a - 31b + 32a + 32b - 33)):	34		51,608	
		Carryover balance	Prefunding Balance	Total balance
35 Balances elected for use in funding requirement:	0	0	0	0
36 Additional cash required (minus line 35):	36		51,608	
37 Contributions allocated to minimum required contribution for current year adjusted to valuation date (line 19c):	37		81,933	
38 Present value of excess assets for current year (see instructions):				
a Total (excess, if any, of line 36 over line 37):	38a		30,325	
b Portion included in the funding and funding standard carryover balances:	38b		0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37):	39		0	
40 Unpaid minimum required contributions for all years:	40		0	

Part IX Pension Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which it applies:	<input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021
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