

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: 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: 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 RELIABLE THERAPY SERVICES LLC 401(K) PROFIT SHARING PLAN & TRUST		1b Three-digit plan number (PN) ▶	001
		1c Effective date of plan	01/01/2022
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) RELIABLE THERAPY SERVICES LLC 15039 CADILLAC DR SHELBY TOWNSHIP, MI 48315-2514		2b Employer Identification Number (EIN)	82-5173876
		2c Sponsor's telephone number	925-895-9120
		2d Business code (see instructions)	621610
3a Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor. RELIABLE THERAPY SERVICES LLC 15039 CADILLAC DR SHELBY TOWNSHIP, MI 48315-2514		3b Administrator's EIN	82-5173876
		3c Administrator's telephone number	925-895-9120
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		5a	12
b Total number of participants at the end of the plan year		5b	5
c(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)		5c(1)	7
c(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		5c(2)	4
d(1) Total number of active participants at the beginning of the plan year		5d(1)	9
d(2) Total number of active participants at the end of the plan year		5d(2)	5
e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		5e	0

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

SIGN HERE	Filed with authorized/valid electronic signature.	02/19/2026	PRITI SONI
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	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	74465	91110
b Total plan liabilities	7b	0	0
c Net plan assets (subtract line 7b from line 7a)	7c	74465	91110
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	9785	
(2) Participants	8a(2)	22547	
(3) Others (including rollovers)	8a(3)	0	
b Other income (loss)	8b	8685	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		41017
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	23228	
e Certain deemed and/or corrective distributions (see instructions) .	8e	0	
f Administrative service providers (salaries, fees, commissions)	8f	1144	
g Other expenses	8g	0	
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		24372
i Net income (loss) (subtract line 8h from line 8c)	8i		16645
j Transfers to (from) the plan (see instructions)	8j	0	

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

Part V Compliance Questions				
10 During the plan year:		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		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 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**

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? Yes No
(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.

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 08 / 31 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q704150A.

Feb 10, 2026

From
Priti Soni, President
RELIABLE THERAPY SERVICES LLC (EIN: 82-5173876)
15039 Cadillac Dr,
Shelby Township, MI 48315.

To,
The Department of Treasury,
Internal Revenue Service
Ogden, UT 84201-0018

Sir/Madam,

Sub : Late filings of 2024 Form 5500-SF and 2025 Short year "FINAL" 2025 Form 5500-SF ended with 05/07/2025 – 401k provider Paychex transferred our account to a third party "Mid Atlantic Trust Company" - Requesting first time penalty waiver based on reasonable cause – Submitted - Reg.

Ref : 1. 2024 Form 5500-SF e-filed on 02/10/2026.
2. 2025 short year Form 5500-SF e-filed on 02/10/2026.

I invite your kind attention to the reference cited.

"RELIABLE THERAPY SERVICES LLC (EIN: 82-5173876)" had only two employees who were contributing to our 401k plan quit their jobs effective Feb 28, 2025.

I requested our 401k provider "Paychex Retirement Services" to close our 401k accounts and file the required Forms at the earliest which they agreed.

Instead, Paychex Retirement services transferred our 401k account to a third party "Mid Atlantic Trust Company" who failed to either file both our 2024 Form 5500-SF and our 2025 Form 5500-SF as "FINAL" return or provided us the copies to file by ourselves.

Since we lost all employees and stopped processing our payroll and 401k, I had to close the business and file my 2025 business tax return as "FINAL" Form 1120-S.

When we wanted to make sure whether Paychex Retirement services properly closed the 401k account, I came to know that Paychex don't have our account anymore and their third party "Mid Atlantic Trust Company" didn't file both **2024 Form 5500-SF** and "**Final**" **2025 Form 5500-SF for the short year ended 05/07/2025**. But they provided me with the copies and asked us to file by ourselves.

Now I am submitting herewith both **2024 Form 5500-SF** and "**Final**" **2025 Form 5500-SF for the short year ended 05/07/2025** along with the Request for first time penalty waiver, signed statement of reasonable cause and declaration.

I request that both late filings of both **2024 Form 5500-SF** and "**Final**" **2025 Form 5500-SF for the short year ended 05/07/2025** may kindly be accepted.

Also, I request the late filing relief and First-Time penalty waiver based on the provided reasonable cause and declaration. Poor service from "Paychex Retirement Services" and my lack of knowledge to follow up with them were the cause of this inadvertent error, and it was unintentional.

Thanks in advance.

Sincerely,

x 
(Priti Soni)

STATEMENT OF REASONABLE CAUSE

"RELIABLE THERAPY SERVICES LLC (EIN: 82-5173876)" didn't have any employees or payroll who were contributing to 401k after Feb 28, 2025.

Requested our 401k provider "Paychex Retirement Services" to close our 401k accounts and file the required forms.

Due to no business and employees, business was closed & e-filed 2025 Form 1120-S as FINAL return.

Contacted "Paychex Retirement Services" regarding closing 401k account and realized that they transferred our 401k account to a third party "Mid Atlantic Trust Company".

The third party "Mid Atlantic Trust Company" closed our 401k accounts on 05/07/2025. Since they closed the account, they missed to provide us both 2024 Form 5500-SF and "Final" 2025 Form 5500-SF for the short year ended 05/07/2025.

Only now they provided us copies of both 2024 Form 5500-SF and "Final" 2025 Form 5500-SF for the short year ended 05/07/2025 and asked us to file them on our own.

We created EFast account with the Department of Labor and e-filing both 2024 Form 5500-SF and "Final" 2025 Form 5500-SF for the short year ended 05/07/2025.

Requesting both late filings of both 2024 Form 5500-SF and "Final" 2025 Form 5500-SF for the short year ended 05/07/2025 may kindly be accepted.

Even though it was a paid service, "Paychex Retirement Services" didn't provide their proper service, and guidance was the sole reason, and my unawareness was the other reason for not following up with them.

Requesting the late filing relief and First-Time penalty waiver based on the provided reasonable cause and declaration.

Certify that my business never claimed First-Time penalty waiver and qualified.

My lack of knowledge was the cause of my inadvertent error, and it was unintentional.

February 10, 2026

x 

Priti Soni,
President

RELIABLE THERAPY SERVICES LLC
(EIN: 82-5173876)
15039 Cadillac Dr,
Shelby Township, MI 48315

DECLARATION

I, Priti Soni, the President and 100% shareholder of the "RELIABLE THERAPY SERVICES LLC (EIN: 82-5173876) declare that "Under the penalties of perjury, I declare that, to the best of my knowledge and beliefs, the fact presented in support of this request are true, correct and complete".

February 10, 2026



x
Priti Soni,
President

RELIABLE THERAPY SERVICES LLC
(EIN: 82-5173876)
15039 Cadillac Dr,
Shelby Township, MI 48315.