TOP HEAVY TEST

Sample Cross Tested 401(k) Plan

For the plan year 1/1/2008 through 12/31/2008

The Plan is Not Top Heavy For the Next Plan Year

Employee Classification	Employees Considered	Account Balance	Receivable	Excluded Balance	Prior Distributions	Adjusted Balance	Percent of Total
Key Employees:	1	402,384.60	27,450.00	0.00	0.00	374,934.60	48.52%
Non-Key Employees:	9	419,650.98	21,800.00	0.00	0.00	397,850.98	51.48%
Excluded Employees:	1	10,840.14	0.00	10,840.14	0.00	0.00	
Employees Total:	11	\$832,875.72	\$49,250.00	\$10,840.14	\$0.00	\$772,785.58	100%



401(k) DISCRIMINATION TEST

for

Sample Cross Tested 401(k) Plan

For the plan year 1/1/2008 through 12/31/2008

PASSED 401(k) Discrimination Test

Parti	401K cipants Par	401M ticipants		Average Deferral Percentage	A	verage Contribution Percentage
Non-Highly Compensated		•		Ŭ		5
Not otherwise excludable	8	0		7.75%		N/A
Otherwise excludable	1	0		0.00%		N/A
All	9	7		7.44%		0.81%
Highly Compensated						
Not otherwise excludable	1	0		6.89%		N/A
All	1	1		6.89%		0.91%
		401(k) Deferral (ADP) Test		401(m) Contribution (ACP) Test		
Not Otherwise Excludable						
Maximum average percentage	9	9.75%		N/A		
Actual average percentage	6	6.89% F	ass	N/A		
All Participants						
Maximum average percentage	9).44%		1.62%		
Actual average percentage	6	6.89% F	ass	0.91%	Pass	
	Pas	ssed		Passed		

Type(s) of Contribution(s) included in this test:

NHCEs percentages based on current year data

Test passes if passed for All Participants or with Otherwise Excludable NHCEs excluded and Otherwise Excludable HCEs included with all other participants.

Highly	Testing		Deferral
Compensated	Compensation	Contribution	Percent

Highly Compensated



401(k) DISCRIMINATION TEST

for

Sample Cross Tested 401(k) Plan

For the plan year 1/1/2008 through 12/31/2008

-	Jian year 1/1/200	o unough 12	
Highly Compensated (Testing	Contribution	Deferral Percent
Compensated	Sompensation	CONTRIBUTION	reicent
1 Sam Wiggins			1
	Total deferral	20,500.00	
	Less catch-up	5,000.00	
Υ	225,000.00	15,500.00	6.89
HCE - Not Otherwise Excludable	Total deferral		
	Less catch-up	,	
	•	•	0.00
N III . I . O	225,000.00	15,500.00	6.89
Non-Highly Compensated - Not	Otherwise Exclud	<u>able</u>	
2 Sally Jahr	10 500 00	4.050.00	40.00
	42,500.00	4,250.00	10.00
3 John Spears	77 500 00	0.000.00	40.00
	77,500.00	9,300.00	12.00
4 Susie Smith	10 000 00	000.00	5.00
	19,600.00	980.00	5.00
5 Taylor Bluffton		4 400 00	= 00
a lest Book	28,000.00	1,400.00	5.00
6 Janie Brach	5.4 500 00	7 707 00	45.00
	51,500.00	7,725.00	15.00
8 Bob Lewis			
	23,500.00	1,175.00	5.00
9 Todd Lund			
	25,400.00	1,270.00	5.00
10 Doug Doodle new participar			
	18,500.00	925.00	5.00
NHCE - Not Otherwise Excludable	Э		
	286,500.00	27,025.00	62.00
	,	,	
Non-Highly Compensated - Oth	<u>erwise Excludable</u>	<u>(excluded)</u>	
11 Ben Thorn new participant			
	8,600.00	430.00	5.00
NHCE - Otherwise Excludable			
(excluded)	8,600.00	430.00	5.00
	5,555.55		
Non-Highly Compensated	\$295,100.00	\$27,455.00	67.00%
	·		
Grand Total:	Total deferral	47,955.00	
	Less catch-up	5,000.00	
	\$520,100.00	\$42,955.00	73.89%



401(m) DISCRIMINATION TEST

for

Sample Cross Tested 401(k) Plan

For the plan year 1/1/2008 through 12/31/2008

PASSED 401(m) Discrimination Test

D 4	401K	401		Average Deferral		Contribution
Partic	ipants Pai	ticipant	ts	Percentage		Percentage
Non-Highly Compensated						
Not otherwise excludable	8		0	7.75%		N/A
All	9		7	7.44%		0.81%
Highly Compensated						
Not otherwise excludable	1		0	6.89%		N/A
All	1		1	6.89%		0.91%
	401(k)	Deferr	al	401(m) Contributi	on	
		401(k) Deferral (ADP) Test		(ACP) Te		
Not Otherwise Excludable						
Maximum average percentage		9.75%		N/A		
Actual average percentage		6.89%	Pass	N/A		
All Participants						
Maximum average percentage		9.44%		1.62%		
Actual average percentage		6.89%	Pass	0.91%	Pass	
	Pa	ssed		Passed		

Type(s) of Contribution(s) included in this test:

NHCEs percentages based on current year data

Test passes if passed for All Participants or with Otherwise Excludable NHCEs excluded and Otherwise Excludable HCEs included with all other participants.

	Highly Compensated	Contribution Percent		
Highly Compens 1 Sam Wiggins		225,000.00	2,050.00	0.91



401(m) DISCRIMINATION TEST

for

Sample Cross Tested 401(k) Plan

For the plan year 1/1/2008 through 12/31/2008

	Highly Compensated	Testing Compensation	Contribution	Contribution Percent
HCE - Not Othe	rwise Excludable			
		225,000.00	2,050.00	0.91
Non-Highly Con 2 Sally Jahr	mpensated			
		42,500.00	425.00	1.00
3 John Spears		77,500.00	930.00	1.20
4 Susie Smith		19,600.00	98.00	0.50
5 Taylor Blufft	on	28,000.00	140.00	0.50
6 Janie Brach		51,500.00	772.50	1.50
8 Bob Lewis		23,500.00	117.50	0.50
9 Todd Lund		25,400.00	127.00	0.50
NHCE - Not Oth	erwise Excludab	le		
		268,000.00	2,610.00	5.70
Grand Total:		\$493,000.00	\$4,660.00	6.61%



410(b) PARTICIPATION TEST - MINIMUM COVERAGE

Sample Cross Tested 401(k) Plan For the plan year 1/1/2008 through 12/31/2008

PASSED 410(b) Minimum Coverage Test

I. Ratio Percentage Test - Passed

	— Number of Employees —						
	NHCE's	HCE's	Total				
A. Benefiting	7	1	8				
B. Not Benefiting	0	0	0				
C. Total	7	1	8				
5.5							

D. Percentage (A/C) 100.00% 100.00%

E. Ratio Percentage (NHCE's/HCE's) d

(Must be 70% or more)

Ratio percentage exception codes: a=Only HCEs, b=No HCEs benefiting, d=All NHCEs benefiting

II. Average Benefit Test - Passed

A. Nondiscriminatory Classification Test

PASS

1. NHCE's Concentration Percentage 87.50

2. Safe Harbor Percentage 29.75

3. Unsafe Harbor Percentage 20.00

4. Ratio Percentage d

Passes if ratio percentage is 1) greater than or equal to Safe Harbor percentage or 2) greater than or equal to Unsafe Harbor percentage subject to facts and circumstances

Equivalent Benefit Basis

B. Average Benefit Percentage Test

		Contribution Basis Annual		Annual		o-Date
	w/o PD	with PD	w/o PD	with PD	w/o PD	with PD
1. Average Benefit Percentage of NHCE's	13.52	17.57	19.55	20.05	20.23	21.01
2. Average Benefit Percentage of HCE's	20.00	22.47	3.79	4.00	5.61	5.82
3. Average Benefit Percentage (B1/B2)	67.60%	78.19%	515.83%	501.25%	360.61%	361.00%
(Must be 70% or more)	FAIL	PASS	PASS	PASS	PASS	PASS



410(b) PARTICIPATION TEST - MINIMUM COVERAGE

Sample Cross Tested 401(k) Plan For the plan year 1/1/2008 through 12/31/2008

PASSED 410(b) Minimum Coverage Test 401(k)

I. Ratio Percentage Test - Passed

	F	PASSED		PASSED		PASSED				
	Satisfie	d Plan Eligil	oility	Satisfied 4	410(a)(1) Eli	igibility	Otherwise Excludable			
	- Numbe	r of Employ	ees —	- Numbe	— Number of Employees —			— Number of Employees —		
	NHCE's	HCE's	Total	NHCE's	HCE's	Total	NHCE's	HCE's	Total	
A. Benefiting	9	1	10	8	1	9	1	0	1	
B. Not Benefiting	0	0	0	0	0	0	0	0	0	
C. Total	9	1	10	8	1	9	1	0	1	
D. Percentage (A/C	3) 100.00%	100.00%		100.00%	100.00%		100.00%	0.00%		
E. Ratio Percentage (Must be 70% or more)	e (NHCE's/H	CE's)	d			d			b	

Ratio percentage exception codes: a=Only HCEs, b=No HCEs benefiting, d=All NHCEs benefiting

II. Average Benefit Test - Passed

A. Nondiscriminatory Classification Test			
	PASS	PASS	PASS
1. NHCE's Concentration Percentage	90.00	88.89	100.00
2. Safe Harbor Percentage	27.50	29.00	20.00
3. Unsafe Harbor Percentage	20.00	20.00	20.00
4. Ratio Percentage	d	d	þ

Passes if ratio percentage is 1) greater than or equal to Safe Harbor percentage or 2) greater than or equal to Unsafe Harbor percentage subject to facts and circumstances

All Together

B. Average Benefit Percentage Test	Contribution	n Racie	Equivalent Benefit Basis ————					
		Annual				al	Accrued-to-Date	
	w/o PD	with PD	w/o PD	with PD	w/o PD	with PD		
1. Average Benefit Percentage of NHCE's	13.52	17.57	19.55	20.05	20.23	21.01		
2. Average Benefit Percentage of HCE's	20.00	22.47	3.79	4.00	5.61	5.82		
3. Average Benefit Percentage (B1/B2)	67.60%	78.19%	515.83%	501.25%	360.61%	361.00%		
(Must be 70% or more)	FAIL	PASS	PASS	PASS	PASS	PASS		



410(b) PARTICIPATION TEST - MINIMUM COVERAGE

Sample Cross Tested 401(k) Plan For the plan year 1/1/2008 through 12/31/2008

PASSED 410(b) Minimum Coverage Test 401(k)

Not Otherwise Excludable

B. Average Benefit Percentage Test	Contributio	n Racie	——— Ec	quivalent Be	nefit Basis -	
	Annu		Annu	al	Accrued-to	o-Date
	w/o PD	with PD	w/o PD	with PD	w/o PD	with PD
1. Average Benefit Percentage of NHCE's	14.59	19.14	19.37	19.94	19.82	20.69
2. Average Benefit Percentage of HCE's	20.00	22.47	3.79	4.00	5.61	5.82
3. Average Benefit Percentage (B1/B2)	72.95%	85.18%	511.08%	498.50%	353.30%	355.50%
(Must be 70% or more)	PASS	PASS	PASS	PASS	PASS	PASS

Otherwise Excludable

B. Average Benefit Percentage Test	Contribution		Ed	quivalent Be	nefit Basis -	
	Annua		Annu	al	Accrued-to	o-Date
	w/o PD	with PD	w/o PD	with PD	w/o PD	with PD
1. Average Benefit Percentage of NHCE's	5.00	5.00	21.00	21.00	23.51	23.51
2. Average Benefit Percentage of HCE's	0.00	0.00	0.00	0.00	0.00	0.00
3. Average Benefit Percentage (B1/B2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(Must be 70% or more)	PASS	PASS	PASS	PASS	PASS	PASS



410(b) PARTICIPATION TEST - MINIMUM COVERAGE

Sample Cross Tested 401(k) Plan For the plan year 1/1/2008 through 12/31/2008

PASSED 410(b) Minimum Coverage Test 401(m)

I. Ratio Percentage Test - Passed

	- Numbe	r of Emplo	yees —
	NHCE's	HCE's	Total
A. Benefiting	7	1	8
B. Not Benefiting	0	0	0
C. Total	7	1	8

D. Percentage (A/C) 100.00% 100.00%

E. Ratio Percentage (NHCE's/HCE's)

(Must be 70% or more)

Ratio percentage exception codes: a=Only HCEs, b=No HCEs benefiting, d=All NHCEs benefiting

II. Average Benefit Test - Passed

A. Nondiscriminatory Classification Test

PASS
1. NHCE's Concentration Percentage 87.50
2. Safe Harbor Percentage 29.75
3. Unsafe Harbor Percentage 20.00
4. Ratio Percentage d

Passes if ratio percentage is 1) greater than or equal to Safe Harbor percentage or 2) greater than or equal to Unsafe Harbor percentage subject to facts and circumstances

Contribution Basis

Equivalent Benefit Basis

B. Average Benefit Percentage Test

	Annu		Annu	al	Accrued-to	o-Date
	w/o PD	with PD	w/o PD	with PD	w/o PD	with PD
1. Average Benefit Percentage of NHCE's	13.52	17.57	19.55	20.05	20.23	21.01
2. Average Benefit Percentage of HCE's	20.00	22.47	3.79	4.00	5.61	5.82
3. Average Benefit Percentage (B1/B2)	67.60%	78.19%	515.83%	501.25%	360.61%	361.00%
(Must be 70% or more)	FAIL	PASS	PASS	PASS	PASS	PASS



401(a)(4) GENERAL TEST

Sample Cross Tested 401(k) Plan For the plan year 1/1/2008 through 12/31/2008

Minimum Allocation Gateway -- Passed

A. Highest HCE Allocation Rate 12.20 % Times 1/3 = 4.07 % B. Lowest NHCE Allocation Rate 5.00 %

C. Lowest NHCE Rate (415(c) Comp) 5.00 % Brach, J

IRS Sec. 1.401(a)(4)-8(b) regulations allow 401(a)(4) cross testing (i.e. contributions can be tested as equivalent benefits) if:

- (1) A. is no more than 3 times B
- (2) C. is 5% or greater
- (3) The plan has Broadly Available Allocation Rates (i.e. for the group of employees at each allocation rate or higher, the group passes 410(b) without regard to the average benefit test of 1.410(b) -5 (i.e. generally it passes either the ratio percentage or the nondiscriminatory classification test)), or
- (4) The plan has Age-Based Allocation with either a gradual age or service schedule (i.e. smoothly increasing allocation rates that an NHCE can grow into with increasing age or service) or is based on a Uniform Target Benefit Allocation



401(a)(4) GENERAL TEST

Sample Cross Tested 401(k) Plan For the plan year 1/1/2008 through 12/31/2008

PASSED 401(a)(4) Discrimination Test

The plan as a whole must pass the 401(a)(4) Minimum Allocation Gateway in order to pass the general test.

A Rate Group passes if the Ratio Percent is 70% or more, or if the plan passes the average benefit percentage test and the Rate Group's Ratio Percent is greater than or equal to the mid-point between the Safe and Unsafe Harbor Percentages.

Minimum Allocation Gateway - Passed
Average Benefit Percentage Test
NHCE's Concentration Percent - 87.50%
Safe Harbor Percent - 29.75%
Mid-Point - 24.88%
Unsafe Harbor Percent - 20.00%

Failed -- Method: DC Allocation without Permitted Disparity

— Non-Highly Compensated Employees — Highly Compensated Employees —

Rate	Nur	mber Greater		Percent in	Number Greater		Percent in	Ratio	
Group	Rate	or Equal	Total	this Group	or Equal	Total	this Group	Percent	Pass/Fail
1	12.20	0	7	0.00	1	1	100.00	0.00	Fail

Passed -- Method: DC Allocation with Permitted Disparity

— Non-Highly Compensated Employees — Highly Compensated Employees —

Rate	Nu	mber Greater		Percent in	Number Greater		Percent in	Ratio	
Group	Rate	or Equal	Total	this Group	or Equal	Total	this Group	Percent	Pass/Fail
1	14.67	2	7	28.57	1	1	100.00	28.57	Pass

Passed -- Method: Equivalent Accrual (Annual) without Permitted Disparity

— Non-Highly Compensated Employees — Highly Compensated Employees —

Rate	Nu Rate	mber Greater	Total	Percent in	Number Greater	Total	Percent in	Ratio	Pass/Fail
Group	2.31	or Equal	7	this Group 100.00	or Equal	10lai	this Group 100.00	Percent 100.00	Pass
	2.31	1	/	100.00			100.00	100.00	Pass

Passed -- Method: Equivalent Accrual (Annual) with Permitted Disparity

- Non-Highly Compensated Employees - - Highly Compensated Employees -

Rate	Nu	mber Greater		Percent in	Number Greater		Percent in	Ratio	
Group	Rate	or Equal	Total	this Group	or Equal	Total	this Group	Percent	Pass/Fail
1	2.52	7	7	100.00	1	1	100.00	100.00	Pass



401(a)(4) GENERAL TEST

Sample Cross Tested 401(k) Plan For the plan year 1/1/2008 through 12/31/2008

PASSED 401(a)(4) Discrimination Test

Passed -- Method: Equivalent Accrual (Accrued-to-date) without Permitted Disparity

-Non-Highly Compensated Employees - Highly Compensated Employees -

Rate	Nui	mber Greater		Percent in	Number Greater		Percent in	Ratio	
Group	Rate	or Equal	Total	this Group	or Equal	Total	this Group	Percent	Pass/Fail
1	3.29	7	7	100.00	1	1	100.00	100.00	Pass

Passed -- Method: Equivalent Accrual (Accrued-to-date) with Permitted Disparity

- Non-Highly Compensated Employees - Highly Compensated Employees -

Rate	Nu	mber Greater		Percent in	Number Greater		Percent in	Ratio	
Group	Rate	or Equal	Total	this Group	or Equal	Total	this Group	Percent	Pass/Fail
1	3.50	7	7	100.00	1	1	100.00	100.00	Pass



401(a)(4) GENERAL TEST - RATE GROUPING

Sample Cross Tested 401(k) Plan For the plan year 1/1/2008 through 12/31/2008

Failed	Method: DC Allocation without Permitted Disparity

indical permits	Rate	, F	
Highly Compensated Employees	Group 1 Rate >=12.20		
1 Sam Wiggins	12.20 Y		
Number of HCE's in Group	1		
Total Number of HCE's	1		
Percent of HCE's	100.00%		
New Highly Companyed of Freeless			
Non-Highly Compensated Employees 2 Sally Jahr	12.00 *		
3 John Spears	12.00 *		
4 Susie Smith	5.00 *		
5 Taylor Bluffton	5.00 *		
6 Janie Brach	5.00 *		
8 Bob Lewis	5.00 *		
9 Todd Lund	5.00 *		
Number of NHCE's in Group	0		
Total Number of NHCE's	7		
Percent of NHCE's	0.00%		
Ratio Percent of NHCE's/HCE's	0.00%		
	FAIL		



401(a)(4) GENERAL TEST - RATE GROUPING

Sample Cross Tested 401(k) Plan For the plan year 1/1/2008 through 12/31/2008

Passed Method: DC Allocation with Permitted Disparity

Passed Wethod. DC Alloc	Rate	
	Group 1	
Highly Compensated Employees	Rate >=14.67	
1 Sam Wiggins	14.67 Y	
Number of HCE's in Group	1	
Total Number of HCE's	1	
Percent of HCE's	100.00%	
Non-Highly Compensated Employees		
2 Sally Jahr	17.70 Y	
3 John Spears	17.70 Y	
4 Susie Smith	10.00 *	
5 Taylor Bluffton	10.00 *	
6 Janie Brach	10.00 *	
8 Bob Lewis	10.00 *	
9 Todd Lund	10.00 *	
Number of NHCE's in Group	2	
Total Number of NHCE's	7	
Percent of NHCE's	28.57%	
Ratio Percent of NHCE's/HCE's	28.57%	



401(a)(4) GENERAL TEST - RATE GROUPING

Sample Cross Tested 401(k) Plan For the plan year 1/1/2008 through 12/31/2008

i assed Metriod. Equivale	iit Accidai (Ai	Rate	at i eiiiiittea Di	эранц	
	(Group 1			
Highly Compensated Employees	Rate	>=2.31			
1 Sam Wiggins	2.31	Υ			
Number of HCE's in Group		1			
Total Number of HCE's		1			
Percent of HCE's	10	00.00%			
New Highly Company of the Free laws					
Non-Highly Compensated Employees 2 Sally Jahr	5.13	Υ			
	7.11	Y			
3 John Spears		•			
4 Susie Smith	15.15	Y			
5 Taylor Bluffton	7.89	Υ			
6 Janie Brach	5.69	Υ			
8 Bob Lewis	4.84	Υ			
9 Todd Lund	13.96	Υ			
Number of NHCE's in Group		7			
Total Number of NHCE's		7			
Percent of NHCE's	10	00.00%			
Ratio Percent of NHCE's/HCE's	10	00.00%			



401(a)(4) GENERAL TEST - RATE GROUPING

Sample Cross Tested 401(k) Plan For the plan year 1/1/2008 through 12/31/2008

i assed illettiod. Equivalent	Accidal (Al	Rate	Crimitica Disparity	y	
		Group 1			
Highly Compensated Employees		>=2.52			
1 Sam Wiggins	2.52	Υ			
Number of HCE's in Group		1			
Total Number of HCE's		1			
Percent of HCE's	10	0.00%			
Non-Highly Compensated Employees					
2 Sally Jahr	5.78	Υ			
3 John Spears	7.76	Υ			
4 Susie Smith	15.80	Υ			
5 Taylor Bluffton	8.54	Υ			
6 Janie Brach	6.34	Υ			
8 Bob Lewis	5.49	Υ			
9 Todd Lund	14.61	Υ			
Number of NHCE's in Group		7			
Total Number of NHCE's		7			
Percent of NHCE's	10	0.00%			
Ratio Percent of NHCE's/HCE's	1(0.00%			



401(a)(4) GENERAL TEST - RATE GROUPING

Sample Cross Tested 401(k) Plan For the plan year 1/1/2008 through 12/31/2008

Passed	Method: Equivalent Accrual	(Acc-to-Date)	without Permitted Disparity
li assea	Michiga. Equivalent Accidan	AUG TO DUTO	, without i cillitied bispailty

i assed inettiou. Equivale	iit Accidai (Ac	Rate	without i eillitte	ed Disparity	
	(Group 1			
Highly Compensated Employees	Rate	>=3.29			
1 Sam Wiggins	3.29	Υ			
Number of HCE's in Group		1			
Total Number of HCE's		1			
Percent of HCE's	10	0.00%			
Non-Highly Compensated Employees					
2 Sally Jahr	8.97	Υ			
3 John Spears	13.59	Υ			
4 Susie Smith	15.03	Υ			
5 Taylor Bluffton	8.26	Υ			
6 Janie Brach	6.31	Υ			
8 Bob Lewis	4.59	Υ			
9 Todd Lund	9.94	Υ			
Number of NHCE's in Group		7			
Total Number of NHCE's		7			
Percent of NHCE's	10	0.00%			
Ratio Percent of NHCE's/HCE's	10	0.00%			



401(a)(4) GENERAL TEST - RATE GROUPING

Sample Cross Tested 401(k) Plan For the plan year 1/1/2008 through 12/31/2008

Passed	Method: Equivalent Accrual ((Acc-to-Date) with Permitted Disparity

inctiou. Equivale	•	ate	similited Diopa	y	
		oup 1			
Highly Compensated Employees	Rate	=3.50			
1 Sam Wiggins	3.50	Υ			
Number of HCE's in Group		1			
Total Number of HCE's		1			
Percent of HCE's	100	00%			
Non-Highly Compensated Employees	0.00				
2 Sally Jahr	9.62	Y			
3 John Spears	14.24	Y			
4 Susie Smith	15.68	Υ			
5 Taylor Bluffton	8.91	Υ			
6 Janie Brach	6.96	Υ			
8 Bob Lewis	5.24	Υ			
9 Todd Lund	10.59	Υ			
Number of NHCE's in Group		7			
Total Number of NHCE's		7			
Percent of NHCE's	100	00%			
Ratio Percent of NHCE's/HCE's	100	00%			_



410(b)/401(a)(4) WORKSHEET

Sample Cross Tested 401(k) Plan

For the plan year 1/1/2008 through 12/31/2008

Discrimination Test Assumptions:

HCE Determination Based on top 20% of employees

Otherwise Excludable Otherwise Excludable HCEs are included with the Not Otherwise Excludable employees

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

Pre-Retirement 8.5% Interest

Post-Retirement U84 - 1984 Unisex at 8.5% interest

Permissively Aggregated plans - tested separately Compensation used - Annual Compensation

Allocation for DB is Equivalent Allocation and Accrual for DC is Equivalent Accrual



410(b)/401(a)(4) WORKSHEET

Sample Cross Tested 401(k) Plan

For the plan year 1/1/2008 through 12/31/2008

٠, ٠	Sam W	viggins)												
ΗО)					Testing —			Annuity		Permi	itted	P	ermitted	Тор
CE		Ben	Ben		Ret	— Past Svc	— A	cumulation	Purchase	Covered	Dispa	arity		Disparity	Heavy
			401(m)	Age	Age	410(b) 401(a)		Factor	Rate	Compensation	Factor(DC)	Fac	ctor(DB)	Only
Υ	Υ	Υ	Y	60	65	6 6		1.5037		\$67,680.00		70%		0.70%	
							Adi	Account		Lump Sum at		PD A	Adi	Rate w/o	Rate
	Metho	d		Type		Allocation		Balance	Comp	Testing Age			ate		with PD
-	Annua	al Alloc	ation	ER		27,450			225,000	<u> </u>				12.20	14.67
				401(k	() SH	0			•					0.00	0.00
				Total 40)1(a)(4)	27,450							D	12.20	14.67
				401(k	(m)	17,550								7.80	7.80
				Total 41	I0(b)	45,000								20.00	22.47
	Annu	ıal Accı	rual	ER		27,450			225,000	41,277	433			2.31	2.52
				401(k	k) SH	0				0	0			0.00	0.00
				Total 40)1(a)(4)	27,450				41,277	433		D	2.31	2.52
				401(k	(m)	17,550				26,390	277			1.48	1.48
				Total 41	I0(b)	45,000				67,667	710			3.79	4.00
	<u> </u>	1 4 -	Data												
	Accri	ued-to-	Date	ER	, 011			233,006	223,333	350,371	3,673			3.29	3.50
				401(k	•			0		0	0		_	0.00	0.00
				Total 40	. , . ,			233,006		350,371	3,673		D	3.29	3.50
				401(k	•			164,379		247,176	2,591			2.32	2.32
				Total 41	(a)01			397,385		597,547	6,264			5.61	5.82
2 5	Sally J	lahr													
шО						Testing —			Appuitu		Permi	itted	P	ermitted	Top
H O		Ren	Ren		Ret	-		ccumulation	Annuity	Covered	Permi Dispa			ermitted Disparity	
CE		Ben 401(k)	Ben 401(m)	Age		— Past Svc	— Ac (4)		Purchase	Covered Compensation	Dispa	arity		Disparity	Top Heavy Only
CE			Ben 401(m) Y	Age 50	Age	-	——————————————————————————————————————	ccumulation Factor 3.3997	Purchase Rate	Compensation	Dispa Factor(arity		Disparity ctor(DB)	Heavy
CE	Ben 4	401(k)	401(m)	Age 50		— Past Svc 410(b) 401(a)	(4)	Factor 3.3997	Purchase Rate 95.3829	Compensation \$86,004.00	Dispa Factor(l	arity DC) 70%	Fac	Disparity ctor(DB)	Heavy Only
C E E X	Ben 4	401(k) Y	401(m)	50	Age	— Past Svc 410(b) 401(a) 6 6	(4) Adj	Factor 3.3997 Account	Purchase Rate 95.3829 Testing	Compensation \$86,004.00 Lump Sum at	Dispa Factor(l	arity DC) 70% PD <i>P</i>	Fac	Disparity ctor(DB) 0.65% Rate w/o	Heavy
C E E X	Ben Y Metho	401(k) Y	401(m) Y		Age	Past Svc 410(b) 401(a) 6 6 Allocation	(4) Adj	Factor 3.3997	Purchase Rate 95.3829 Testing Comp	Compensation \$86,004.00	Dispa Factor(l	arity DC) 70% PD <i>P</i>	Fad Fadj	Disparity ctor(DB) 0.65% Rate w/o PD	Heavy Only Rate with PD
C E E X	Ben Y Metho	401(k) Y	401(m) Y	50 Type	Age 65	— Past Svc 410(b) 401(a) 6 6	(4) Adj	Factor 3.3997 Account	Purchase Rate 95.3829 Testing	Compensation \$86,004.00 Lump Sum at	Dispa Factor(l	arity DC) 70% PD <i>P</i>	Fad Fadj	Disparity otor(DB) 0.65% Rate w/o PD 12.00	Heavy Only Rate with PD
C E E X	Ben Y Metho	401(k) Y	401(m) Y	50 Type ER 401(k	Age 65 k) SH	Past Svc 410(b) 401(a) 6 6 Allocation 5,100 0	(4) Adj	Factor 3.3997 Account	Purchase Rate 95.3829 Testing Comp	Compensation \$86,004.00 Lump Sum at	Dispa Factor(l	arity DC) 70% PD <i>P</i>	Fad Fadj	Disparity ctor(DB) 0.65% Rate w/o PD 12.00 0.00	Heavy Only Rate with PD
C E E X	Ben Y Metho	401(k) Y	401(m) Y	50 Type ER	Age 65 x) SH 01(a)(4)	Past Svc 410(b) 401(a) 6 6 Allocation 5,100 0 5,100	(4) Adj	Factor 3.3997 Account	Purchase Rate 95.3829 Testing Comp	Compensation \$86,004.00 Lump Sum at	Dispa Factor(l	arity DC) 70% PD <i>P</i>	Fad Adj ate	Disparity ctor(DB) 0.65% Rate w/o PD 12.00 0.00 12.00	Rate with PD 17.70 0.00 17.70
C E E X	Ben Y Metho	401(k) Y	401(m) Y	Type ER 401(k Total 40	Age 65 x) SH 01(a)(4) x/m)	Past Svc 410(b) 401(a) 6 6 Allocation 5,100 0 5,100 4,675	(4) Adj	Factor 3.3997 Account	Purchase Rate 95.3829 Testing Comp	Compensation \$86,004.00 Lump Sum at	Dispa Factor(l	arity DC) 70% PD <i>P</i>	Fad Adj ate	Disparity ctor(DB) 0.65% Rate w/o PD 12.00 0.00	Rate with PD 17.70 0.00 17.70 11.00
C E E X	Ben 4 Y Metho Annua	401(k) Y	401(m) Y	Type ER 401(k Total 40 401(k	Age 65 x) SH 01(a)(4) x/m)	Past Svc 410(b) 401(a) 6 6 Allocation 5,100 0 5,100 4,675 9,775	(4) Adj	Factor 3.3997 Account	Purchase Rate 95.3829 Testing Comp 42,500	Compensation \$86,004.00 Lump Sum at Testing Age	Dispa Factor(l 5.7 Accrual	arity DC) 70% PD <i>P</i>	Fad Adj ate	Disparity ctor(DB) 0.65% Rate w/o PD 12.00 0.00 12.00 11.00 23.00	Rate with PD 17.70 0.00 17.70
C E E X	Ben 4 Y Metho Annua	401(k) Y od al Alloc	401(m) Y	Type ER 401(k Total 40 401(k Total 41	Age 65 x) SH 01(a)(4) x/m) 10(b)	Past Svc 410(b) 401(a) 6 6 Allocation 5,100 0 5,100 4,675	(4) Adj	Factor 3.3997 Account	Purchase Rate 95.3829 Testing Comp	Compensation \$86,004.00 Lump Sum at	Dispa Factor(l	arity DC) 70% PD <i>P</i>	Fad Adj ate	Disparity ctor(DB) 0.65% Rate w/o PD 12.00 0.00 12.00 11.00 23.00 5.13	Rate with PD 17.70 0.00 17.70 11.00 28.70
C E E X	Ben 4 Y Metho Annua	401(k) Y od al Alloc	401(m) Y ation	Type ER 401(k Total 40 401(k Total 41 ER 401(k	Age 65 x) SH 01(a)(4) x/m) 10(b)	Past Svc 410(b) 401(a) 6 6 Allocation 5,100 0 5,100 4,675 9,775 5,100 0	(4) Adj	Factor 3.3997 Account	Purchase Rate 95.3829 Testing Comp 42,500	Compensation \$86,004.00 Lump Sum at Testing Age	Dispa Factor(I 5.7 Accrual	arity DC) 70% PD <i>P</i>	Fac Adj aate B	Disparity ctor(DB) 0.65% Rate w/o PD 12.00 0.00 12.00 11.00 23.00 5.13 0.00	Rate with PD 17.70 0.00 17.70 11.00 28.70 5.78 0.00
C E E X	Ben 4 Y Metho Annua	401(k) Y od al Alloc	401(m) Y ation	Type ER 401(k Total 40 401(k Total 41 ER	Age 65 (x) SH (x) (x) (y) (x/m) (x) (y) (x) SH (x) (x) (x) (x) (x) (x) (x) (x) (x) (x)	Past Svc 410(b) 401(a) 6 6 Allocation 5,100 0 5,100 4,675 9,775 5,100 0 5,100	(4) Adj	Factor 3.3997 Account	Purchase Rate 95.3829 Testing Comp 42,500	Compensation \$86,004.00 Lump Sum at Testing Age 17,338 0 17,338	Dispa Factor(I 5.7 Accrual	arity DC) 70% PD <i>P</i>	Fad Adj ate	Disparity ctor(DB) 0.65% Rate w/o PD 12.00 0.00 12.00 11.00 23.00 5.13 0.00 5.13	Rate with PD 17.70 0.00 17.70 11.00 28.70 5.78 0.00 5.78
C E E X	Ben 4 Y Metho Annua	401(k) Y od al Alloc	401(m) Y ation	Type ER 401(k Total 40 401(k Total 41 ER 401(k Total 40	Age 65 (x) SH (x) (x) (y) (x) (y) (x) SH (x) (x) (x) (x) (x) (x) (x) (x) (x) (x)	Past Svc 410(b) 401(a) 6 6 Allocation 5,100 0 5,100 4,675 9,775 5,100 0	(4) Adj	Factor 3.3997 Account	Purchase Rate 95.3829 Testing Comp 42,500	Compensation \$86,004.00 Lump Sum at Testing Age	Dispa Factor(I 5.7 Accrual	arity DC) 70% PD <i>P</i>	Fac Adj aate B	Disparity ctor(DB) 0.65% Rate w/o PD 12.00 0.00 12.00 11.00 23.00 5.13 0.00	Rate with PD 17.70 0.00 17.70 11.00 28.70 5.78 0.00
C E E X	Y Metho Annua	401(k) Y ad al Alloc	401(m) Y ation	50 Type ER 401(k Total 40 401(k Total 41 ER 401(k Total 40 401(k Total 40	Age 65 (x) SH (x) (x) (y) (x) (y) (x) SH (x) (x) (x) (x) (x) (x) (x) (x) (x) (x)	Past Svc 410(b) 401(a) 6 6 Allocation 5,100 0,5,100 4,675 9,775 5,100 0 5,100 4,675	(4) Adj	Factor 3.3997 Account Balance	Purchase Rate 95.3829 Testing Comp 42,500	Compensation \$86,004.00 Lump Sum at Testing Age 17,338 0 17,338 15,894 33,232	Dispa Factor(I 5.7 Accrual 182 0 182 167 349	arity DC) 70% PD <i>P</i>	Fac Adj aate B	Disparity ctor(DB) 0.65% Rate w/o PD 12.00 0.00 12.00 11.00 23.00 5.13 0.00 5.13 4.70 9.83	Rate with PD 17.70 0.00 17.70 11.00 28.70 5.78 0.00 5.78 4.70 10.48
C E E X	Y Metho Annua	401(k) Y od al Alloc	401(m) Y ation	Type ER 401(k Total 40 401(k Total 41 ER 401(k Total 40 401(k Total 40	Age 65 (x) SH (x) (x) (y) (x) (y) (x) SH (x) (x) (x) (x) (x) (y) (x) (y) (y) (y) (y) (y) (y) (y) (y) (y) (y	Past Svc 410(b) 401(a) 6 6 Allocation 5,100 0,5,100 4,675 9,775 5,100 0 5,100 4,675	(4) Adj	Factor 3.3997 Account Balance	Purchase Rate 95.3829 Testing Comp 42,500	Compensation \$86,004.00 Lump Sum at Testing Age 17,338 0 17,338 15,894 33,232 246,631	Dispa Factor(I 5.7 Accrual 182 0 182 167 349 2,586	arity DC) 70% PD <i>P</i>	Fac Adj aate B	Disparity ctor(DB) 0.65% Rate w/o PD 12.00 0.00 12.00 11.00 23.00 5.13 0.00 5.13 4.70 9.83	Rate with PD 17.70 0.00 17.70 11.00 28.70 5.78 0.00 5.78 4.70 10.48 9.62
C E E X	Y Metho Annua	401(k) Y ad al Alloc	401(m) Y ation	50 Type ER 401(k Total 40 401(k Total 41 ER 401(k Total 40 401(k Total 40	Age 65 (x) SH (x) (ym) (10(b) (x) SH (x) (ym) (10(b) (x) SH (x) (ym) (10(b)	Past Svc 410(b) 401(a) 6 6 Allocation 5,100 0,5,100 4,675 9,775 5,100 0 5,100 4,675	(4) Adj	Factor 3.3997 Account Balance 72,545 0	Purchase Rate 95.3829 Testing Comp 42,500	Compensation \$86,004.00 Lump Sum at Testing Age 17,338 0 17,338 15,894 33,232 246,631 0	Dispa Factor(I 5.7 Accrual 182 0 182 167 349 2,586 0	arity DC) 70% PD <i>P</i>	Fac Adj ate B	Disparity ctor(DB) 0.65% Rate w/o PD 12.00 0.00 12.00 11.00 23.00 5.13 0.00 5.13 4.70 9.83 8.97 0.00	Rate with PD 17.70 0.00 17.70 11.00 28.70 5.78 0.00 5.78 4.70 10.48 9.62 0.00
C E E X	Y Metho Annua	401(k) Y ad al Alloc	401(m) Y ation	Type ER 401(k Total 40 ER 401(k Total 41 ER 401(k Total 40 Total 41 ER 401(k Total 41	Age 65 (x) SH (x)	Past Svc 410(b) 401(a) 6 6 Allocation 5,100 0,5,100 4,675 9,775 5,100 0 5,100 4,675	(4) Adj	Factor 3.3997 Account Balance 72,545 0 72,545	Purchase Rate 95.3829 Testing Comp 42,500	Compensation \$86,004.00 Lump Sum at Testing Age 17,338 0 17,338 15,894 33,232 246,631 0 246,631	Dispa Factor(I 5.7 Accrual 182 0 182 167 349 2,586 0 2,586	arity DC) 70% PD <i>P</i>	Fac Adj aate B	Disparity ctor(DB) 0.65% Rate w/o PD 12.00 0.00 12.00 11.00 23.00 5.13 0.00 5.13 4.70 9.83 8.97 0.00 8.97	Rate with PD 17.70 0.00 17.70 11.00 28.70 5.78 0.00 5.78 4.70 10.48 9.62 0.00 9.62
C E E X	Y Metho Annua	401(k) Y ad al Alloc	401(m) Y ation	50 Type ER 401(k Total 40 401(k Total 41 ER 401(k Total 40 401(k Total 40	Age 65 (x) SH (2)(4)(4)(4)(4)(4)(4)(7)(7)(10(b)	Past Svc 410(b) 401(a) 6 6 Allocation 5,100 0,5,100 4,675 9,775 5,100 0 5,100 4,675	Adj	Factor 3.3997 Account Balance 72,545 0	Purchase Rate 95.3829 Testing Comp 42,500	Compensation \$86,004.00 Lump Sum at Testing Age 17,338 0 17,338 15,894 33,232 246,631 0	Dispa Factor(I 5.7 Accrual 182 0 182 167 349 2,586 0	arity DC) 70% PD <i>P</i>	Fac Adj ate B	Disparity ctor(DB) 0.65% Rate w/o PD 12.00 0.00 12.00 11.00 23.00 5.13 0.00 5.13 4.70 9.83 8.97 0.00	Rate with PD 17.70 0.00 17.70 11.00 28.70 5.78 0.00 5.78 4.70 10.48 9.62 0.00

