

TOP HEAVY TEST**Sample DB 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	1,154,459.00	0.00	0.00	0.00	1,154,459.00	33.80%
Non-Key Employees:	10	2,260,751.00	0.00	0.00	0.00	2,260,751.00	66.20%
Employees Total:	11	\$3,415,210.00	\$0.00	\$0.00	\$0.00	\$3,415,210.00	100%



TOP HEAVY TEST (Detail)

Sample DB Plan

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

Key Status	Total Balance	Receivable	Excluded Balance	Distributions					Adjusted Balance
				Current Year	Prior Year (-1)	Prior Year (-2)	Prior Year (-3)	Prior Year (-4)	
Key Employees									
1 Sam Wiggins									
Key	1,154,459.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,154,459.00
Non-Key Employees									
2 Sally Jahr									
Non-Key	175,366.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175,366.00
3 John Spears									
Non-Key	88,510.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88,510.00
4 Susie Smith -- new participant									
Non-Key	3,224.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,224.00
5 Taylor Bluffton									
Non-Key	38,516.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38,516.00
6 Janie Beach									
Non-Key	28,099.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,099.00
8 Bob Lewis									
Non-Key	42,163.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42,163.00
9 Todd Lund									
Non-Key	10,377.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,377.00
11 Pat Williams -- active late retiree									
Non-Key	1,126,270.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,126,270.00
13 Kyle Johnson -- retired 12/1/2008 no BIS - receiving payment									
Non-Key	573,711.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	573,711.00
14 John Doe -- terminated 12/30/2008 no BIS - not yet paid									
Non-Key	174,515.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	174,515.00
Employees Total:									
	\$2,260,751.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,260,751.00



TOP HEAVY TEST (Detail)

Sample DB Plan

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

Key Status	Total Balance	Receivable	Excluded Balance	Distributions				Adjusted Balance	
				Current Year	Prior Year (-1)	Prior Year (-2)	Prior Year (-3)		Prior Year (-4)
Grand Total:									
	\$3,415,210.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,415,210.00



401(a)(26) Minimum Participation Test

Sample DB Plan For the plan year 1/1/2008 through 12/31/2008

Passed 401(a)(26) Minimum
Participation Test

A. Total Number of Employees	11
B. Excludable Employees	0
C. Total Not Excluded (A-B)	11
D. Total Benefiting	11
E. 40% of (C. Total Not Excluded)	5
F. Lesser of 50 or (E)	5

Passes 401(a)(26) Minimum Participation Test if (F) not greater than (D)



401(a)(26) Minimum Participation Test (Detail)

Sample DB Plan
For the plan year 1/1/2008 through 12/31/2008

Passed 401(a)(26) Minimum
Participation Test

	Excludable	Not Excluded	Benefiting	Accrual Rate
1 Sam Wiggins		X	X	16.52
2 Sally Jahr		X	X	8.67
3 John Spears		X	X	8.89
4 Susie Smith -- new participant		X	X	10.00
5 Taylor Bluffton		X	X	8.74
6 Janie Beach		X	X	7.64
8 Bob Lewis		X	X	7.62
9 Todd Lund		X	X	10.00
11 Pat Williams -- active late retiree		X	X	8.84
13 Kyle Johnson -- retired 12/1/2008 no BIS - receiving payment		X	X	8.80
14 John Doe -- terminated 12/30/2008 no BIS - not yet paid		X	X	8.97



401(a)(4) Benefit Accruals and Equivalent Allocation Amounts

Sample DB Plan

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

H C E	B E N	Att Age	Ret Age	Testing		Average Compensation	Benefit Accruals		Methods		Equivalent Allocation Amount		
				Testing Age	Past Svc		Annual Plan	Nrmzd	Accrued-to-Date Plan	Nrmzd			
1	Sam Wiggins	Y	Y	60	65	65	8	205,000.00	3,166.66	3,166.66	1,708.33	1,708.33	228,309.56
2	Sally Jahr	Y		50	65	65	6	69,333.33	577.77	577.77	577.78	577.78	18,424.61
3	John Spears	Y		46	65	65	5	53,333.33	444.46	444.46	444.44	444.44	10,227.00
4	Susie Smith -- new participant	Y		22	65	65	1	36,333.33	333.33	333.33	333.33	333.33	1,082.63
5	Taylor Bluffton	Y		34	65	65	6	39,333.33	327.77	327.77	327.78	327.78	2,833.55
6	Janie Beach	Y		38	65	65	3	47,000.00	350.00	350.00	377.78	377.78	4,193.26
8	Bob Lewis	Y		40	65	65	4	62,666.67	444.43	444.43	377.78	377.78	6,268.18
9	Todd Lund	Y		27	65	65	3	44,000.00	416.66	416.66	266.67	266.67	2,034.87
11	Pat Williams -- active late retiree	Y	Y	66	65	66	8	132,666.67	1,105.53	1,105.53	1,105.56	1,105.56	117,579.78
13	Kyle Johnson -- retired 12/1/2008 no BIS - receiving payment	Y		66	65	66	8	66,000.00	550.00	550.00	550.00	550.00	58,495.82
14	John Doe -- terminated 12/30/2008 no BIS - not yet paid	Y		48	65	65	8	58,333.33	486.12	486.12	486.11	486.11	13,167.94



401(a)(4) General Test (Rate Groups)

Sample DB Plan For the plan year 1/1/2008 through 12/31/2008

Passed 401(a)(4) General
Non-Discrimination 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 Percentage is greater than or equal to the mid-point between the Safe and Unsafe Harbor Percentages.

Average Benefit Percentage Test	-	Passed
NHCE's Concentration Percent	-	81.82%
Safe Harbor Percent	-	34.25%
Mid-Point	-	29.25%
Unsafe Harbor Percent	-	24.25%

Failed Method: Annual without Permitted Disparity

Rate Group	Norm Rate	MVAR	— Non-Highly Compensated Employees —			— Highly Compensated Employees —			Ratio Percent	Pass/Fail
			Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group		
1	16.52	17.95	0	9	0	1	2	50	0	Fail
2	8.84	8.74	4	9	44.44	2	2	100	44.44	Pass

Failed Method: Annual with Permitted Disparity

Rate Group	Norm Rate	MVAR	— Non-Highly Compensated Employees —			— Highly Compensated Employees —			Ratio Percent	Pass/Fail
			Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group		
1	16.73	18.16	0	9	0	1	2	50	0	Fail
2	9.11	9.01	7	9	77.78	2	2	100	77.78	Pass

Passed Method: Accrued-to-Date without Permitted Disparity

Rate Group	Norm Rate	MVAR	— Non-Highly Compensated Employees —			— Highly Compensated Employees —			Ratio Percent	Pass/Fail
			Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group		
1	10.00	10.86	5	9	55.56	1	2	50	111.12	Pass
2	10.00	9.88	6	9	66.67	2	2	100	66.67	Pass



401(a)(4) General Test (Rate Groups)

Sample DB Plan For the plan year 1/1/2008 through 12/31/2008

Passed Method: Accrued-to-Date with Permitted Disparity

Rate Group	Norm Rate	MVAR	— Non-Highly Compensated Employees —			— Highly Compensated Employees —			Ratio Percent	Pass/Fail
			Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group		
1	10.31	10.19	6	9	66.67	1	2	50	133.34	Pass
2	10.23	11.10	6	9	66.67	1	2	50	133.34	Pass

Failed Method: Equivalent Allocation without Permitted Disparity

Rate Group	Norm Rate	MVAR	— Non-Highly Compensated Employees —			— Highly Compensated Employees —			Ratio Percent	Pass/Fail
			Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group		
1	99.27	107.85	0	9	0	1	2	50	0	Fail
2	78.39	77.45	0	9	0	2	2	100	0	Fail

Failed Method: Equivalent Allocation with Permitted Disparity

Rate Group	Norm Rate	MVAR	— Non-Highly Compensated Employees —			— Highly Compensated Employees —			Ratio Percent	Pass/Fail
			Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group		
1	101.79	110.38	0	9	0	1	2	50	0	Fail
2	82.26	81.33	1	9	11.11	2	2	100	11.11	Fail



401(a)(4) General Test (Detail)

Sample DB Plan For the plan year 1/1/2008 through 12/31/2008

Failed Method: Annual without Permitted Disparity

	H C E	Rate Norm	MVAR	Rate	Rate
				Group 1	Group 2
				≥ 16.52	≥ 8.74
				≥ 17.95	≥ 8.84
11 Pat Williams	Y	8.84	8.74	*	*
1 Sam Wiggins	Y	16.52	17.95	Y	Y
Number of HCE's in group:				1	1
Total number of HCE's:				2	2
Percent of HCE's				50.00 %	50.00 %
2 Sally Jahr		8.67	11.46	*	*
3 John Spears		8.89	12.74	*	Y
4 Susie Smith		10.00	23.98	*	Y
5 Taylor Bluffton		8.74	16.12	*	Y
6 Janie Beach		7.64	12.93	*	*
8 Bob Lewis		7.62	12.37	*	*
9 Todd Lund		10.00	21.47	*	Y
13 Kyle Johnson		8.80	8.70	*	*
14 John Doe		8.97	12.35	*	Y
Number of NHCE's in group:				0	5
Total number of NHCE's:				9	9
Percent of NHCE's				0.00 %	55.56 %



401(a)(4) General Test (Detail)

Sample DB Plan

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

Failed Method: Annual with Permitted Disparity

	H	Rate		Rate	Rate	
	C	Norm	MVAR	Group 1	Group 2	
	E			≥ 16.73	≥ 9.01	
				≥ 18.16	≥ 9.11	
11 Pat Williams	Y	9.11	9.01	*	*	
1 Sam Wiggins	Y	16.73	18.16	Y	Y	
Number of HCE's in group:				1	1	
Total number of HCE's:				2	2	
Percent of HCE's				50.00 %	50.00 %	
2 Sally Jahr		9.32	12.11	*	Y	
3 John Spears		9.54	13.39	*	Y	
4 Susie Smith		10.65	24.63	*	Y	
5 Taylor Bluffton		9.39	16.77	*	Y	
6 Janie Beach		8.29	13.58	*	*	
8 Bob Lewis		8.27	13.02	*	*	
9 Todd Lund		10.65	22.12	*	Y	
13 Kyle Johnson		9.34	9.23	*	Y	
14 John Doe		9.62	13.00	*	Y	
Number of NHCE's in group:				0	7	
Total number of NHCE's:				9	9	
Percent of NHCE's				0.00 %	77.78 %	



401(a)(4) General Test (Detail)

Sample DB Plan For the plan year 1/1/2008 through 12/31/2008

Passed Method: Accrued-to-Date without Permitted Disparity

	H	Rate		Rate	Rate
	C	Norm	MVAR	Group 1	Group 2
	E			≥ 10.00	≥ 9.88
				≥ 10.86	≥ 10.00
11 Pat Williams	Y	10.00	9.88	*	*
1 Sam Wiggins	Y	10.00	10.86	Y	Y
Number of HCE's in group:				1	1
Total number of HCE's:				2	2
Percent of HCE's				50.00 %	50.00 %
2 Sally Jahr		10.00	13.22	Y	Y
3 John Spears		10.00	14.34	Y	Y
4 Susie Smith		11.01	26.40	Y	Y
5 Taylor Bluffton		10.00	18.44	Y	Y
6 Janie Beach		9.65	16.33	*	*
8 Bob Lewis		7.23	11.74	*	*
9 Todd Lund		7.27	15.62	*	*
13 Kyle Johnson		10.00	9.88	*	*
14 John Doe		10.00	13.76	Y	Y
Number of NHCE's in group:				5	5
Total number of NHCE's:				9	9
Percent of NHCE's				55.56 %	55.56 %



401(a)(4) General Test (Detail)

Sample DB Plan

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

Passed Method: Accrued-to-Date with Permitted Disparity

	H	Rate		Rate	Rate	
	C	Norm	MVAR	Group 1	Group 2	
	E			≥ 10.19	≥ 10.23	
				≥ 10.31	≥ 11.10	
11 Pat Williams	Y	10.31	10.19	*	*	
1 Sam Wiggins	Y	10.23	11.10	Y	Y	
Number of HCE's in group:				1	1	
Total number of HCE's:				2	2	
Percent of HCE's				50.00 %	50.00 %	
2 Sally Jahr		10.65	13.87	Y	Y	
3 John Spears		10.65	14.99	Y	Y	
4 Susie Smith		11.66	27.05	Y	Y	
5 Taylor Bluffton		10.65	19.09	Y	Y	
6 Janie Beach		10.30	16.98	Y	Y	
8 Bob Lewis		7.88	12.39	*	*	
9 Todd Lund		7.92	16.27	*	*	
13 Kyle Johnson		10.61	10.49	Y	*	
14 John Doe		10.65	14.41	Y	Y	
Number of NHCE's in group:				7	6	
Total number of NHCE's:				9	9	
Percent of NHCE's				77.78 %	66.67 %	



401(a)(4) General Test (Detail)

Sample DB Plan

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

Failed Method: Equivalent Allocation without Permitted Disparity

	H	Rate		Rate	Rate	
	C			Group 1	Group 2	
	E	Norm	MVAR	≥ 107.85	≥ 77.45	
				≥ 99.27	≥ 78.39	
11 Pat Williams	Y	78.39	77.45	*	*	
1 Sam Wiggins	Y	99.27	107.85	*	Y	
Number of HCE's in group:				0	1	
Total number of HCE's:				2	2	
Percent of HCE's				0.00 %	50.00 %	
2 Sally Jahr		23.03	30.44	*	*	
3 John Spears		17.04	24.44	*	*	
4 Susie Smith		2.71	6.49	*	*	
5 Taylor Bluffton		6.30	11.61	*	*	
6 Janie Beach		7.62	12.91	*	*	
8 Bob Lewis		8.95	14.54	*	*	
9 Todd Lund		4.07	8.74	*	*	
13 Kyle Johnson		77.99	77.07	*	*	
14 John Doe		20.26	27.88	*	*	
Number of NHCE's in group:				0	0	
Total number of NHCE's:				9	9	
Percent of NHCE's				0.00 %	0.00 %	



401(a)(4) General Test (Detail)

Sample DB Plan

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

Failed Method: Equivalent Allocation with Permitted Disparity

	H	Rate		Rate	Rate	
	C	Norm	MVAR	Group 1	Group 2	
	E			≥ 101.79	≥ 81.33	
				≥ 110.38	≥ 82.26	
11 Pat Williams	Y	82.26	81.33	*	*	
1 Sam Wiggins	Y	101.79	110.38	Y	Y	
Number of HCE's in group:				1	1	
Total number of HCE's:				2	2	
Percent of HCE's				50.00 %	50.00 %	
2 Sally Jahr		28.73	36.14	*	*	
3 John Spears		22.74	30.14	*	*	
4 Susie Smith		5.41	12.19	*	*	
5 Taylor Bluffton		12.00	17.31	*	*	
6 Janie Beach		13.32	18.61	*	*	
8 Bob Lewis		14.65	20.24	*	*	
9 Todd Lund		8.14	14.44	*	*	
13 Kyle Johnson		83.69	82.77	*	Y	
14 John Doe		25.96	33.58	*	*	
Number of NHCE's in group:				0	1	
Total number of NHCE's:				9	9	
Percent of NHCE's				0.00 %	11.11 %	



401(a)(4) Most Valuable Benefit Percentages

Sample DB Plan
For the plan year 1/1/2008 through 12/31/2008

		Testing					Benefit Percentages				Equivalent Contrib Basis		
H C E	B E N	Att Age	Ret Age	Testing Age	Past Svc	Average Compensation	Annual Benefit Basis		Accrued-to-Date		Annual Equivalent Contrib Basis		
							w/o PD	with PD	w/o PD	with PD	w/o PD	with PD	
1	Sam Wiggins	Y	60	65	65	8	205,000.00	17.95	18.16	10.86	11.10	107.85	110.38
2	Sally Jahr	Y	50	65	65	6	69,333.33	11.46	12.11	13.22	13.87	30.44	36.14
3	John Spears	Y	46	65	65	5	53,333.33	12.74	13.39	14.34	14.99	24.44	30.14
4	Susie Smith -- new participant	Y	22	65	65	1	36,333.33	23.98	24.63	26.40	27.05	6.49	12.19
5	Taylor Bluffton	Y	34	65	65	6	39,333.33	16.12	16.77	18.44	19.09	11.61	17.31
6	Janie Beach	Y	38	65	65	3	47,000.00	12.93	13.58	16.33	16.98	12.91	18.61
8	Bob Lewis	Y	40	65	65	4	62,666.67	12.37	13.02	11.74	12.39	14.54	20.24
9	Todd Lund	Y	27	65	65	3	44,000.00	21.47	22.12	15.62	16.27	8.74	14.44
11	Pat Williams -- active late retiree	Y	66	65	66	8	132,666.67	8.74	9.01	9.88	10.19	77.45	81.33
13	Kyle Johnson -- retired 12/1/2008 no BIS - receiving payment	Y	66	65	66	8	66,000.00	8.70	9.23	9.88	10.49	77.07	82.77
14	John Doe -- terminated 12/30/2008 no BIS - not yet paid	Y	48	65	65	8	58,333.33	12.35	13.00	13.76	14.41	27.88	33.58



401(a)(4) Normal and Equivalent Benefit Percentages

Sample DB Plan
For the plan year 1/1/2008 through 12/31/2008

								Benefit Percentages					
Testing						Benefit Basis				Equivalent Contrib Basis			
H	B	Att	Ret	Testing	Past	Average	Annual	Accrued-to-Date	Annual				
C	E	Age	Age	Age	Svc	Compensation	w/o PD	with PD	w/o PD	with PD	w/o PD	with PD	
E	N												
1	Sam	Wiggins											
Y	Y	60	65	65	8	205,000.00	16.52	16.73	10.00	10.23	99.27	101.79	
2	Sally	Jahr											
Y	Y	50	65	65	6	69,333.33	8.67	9.32	10.00	10.65	23.03	28.73	
3	John	Spears											
Y	Y	46	65	65	5	53,333.33	8.89	9.54	10.00	10.65	17.04	22.74	
4	Susie	Smith	-- new participant										
Y	Y	22	65	65	1	36,333.33	10.00	10.65	11.01	11.66	2.71	5.41	
5	Taylor	Bluffton											
Y	Y	34	65	65	6	39,333.33	8.74	9.39	10.00	10.65	6.30	12.00	
6	Janie	Beach											
Y	Y	38	65	65	3	47,000.00	7.64	8.29	9.65	10.30	7.62	13.32	
8	Bob	Lewis											
Y	Y	40	65	65	4	62,666.67	7.62	8.27	7.23	7.88	8.95	14.65	
9	Todd	Lund											
Y	Y	27	65	65	3	44,000.00	10.00	10.65	7.27	7.92	4.07	8.14	
11	Pat	Williams	-- active late retiree										
Y	Y	66	65	66	8	132,666.67	8.84	9.11	10.00	10.31	78.39	82.26	
13	Kyle	Johnson	-- retired 12/1/2008 no BIS - receiving payment										
Y	Y	66	65	66	8	66,000.00	8.80	9.34	10.00	10.61	77.99	83.69	
14	John	Doe	-- terminated 12/30/2008 no BIS - not yet paid										
Y	Y	48	65	65	8	58,333.33	8.97	9.62	10.00	10.65	20.26	25.96	



410(b) Minimum Coverage Test

Sample DB 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 Participants ——		
	NHCE's	HCE's	Total
A. Benefiting	9	2	11
B. Not Benefiting	0	0	0
C. Total	9	2	11

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 HCE's, b=No HCE's benefiting, d=All NHCE's benefiting

II. Average Benefit Test

A. Nondiscriminatory Classification Test

1. NHCE's Concentration Percentage	81.82
2. Safe Harbor Percentage	34.25
3. Unsafe Harbor Percentage	24.25
4. Ratio Percentage	d

Ratio Percentage is greater than or equal to Safe Harbor Percentage - **Passed**

	—— Benefit Basis ——				Equivalent Contribution Basis	
	Annual		Accrued-to-Date		Annual	
	w/o PD	with PD	w/o PD	with PD	w/o PD	with PD
B. Average Benefit Percentage Test						
1. Average Benefit Percentage of NHCE's	8.81	9.45	9.46	10.11	18.66	23.85
2. Average Benefit Percentage of HCE's	12.68	12.92	10.00	10.27	88.83	92.03
3. Average Benefit Percentage (B1/B2)	69.48%	73.14%	94.60%	98.44%	21.01%	25.92%
(must be 70% or more)	Fail	Pass	Pass	Pass	Fail	Fail

Average Benefit Test - **Passed**



410(b) Minimum Coverage Test (Detail)

Sample DB Plan For the plan year 1/1/2008 through 12/31/2008

										Percentages					
					Testing			Benefit Accruals		Benefit Basis				Equivalent Contribution Basis	
H	B	O			Testing	Past	Annual	Annual	Annual	Accrued-to-Date			Annual		
C	E	E	Att		Age	Svc	Compensation	Method	w/o PD	with PD	w/o PD	with PD	w/o PD	with PD	
E	N	X	Age												
11 Pat Williams -- active late retiree															
Y	Y		66		66	8	150,000.00	1,105.53	1,105.56	8.84	9.11	10.00	10.31	78.39	82.26
1 Sam Wiggins															
Y	Y		60		65	8	230,000.00	3,166.66	1,708.33	16.52	16.73	10.00	10.23	99.27	101.79
Subtotals:							\$380,000.00			25.36	25.84	20.00	20.54	177.66	184.05
Total HCE's							2								
Average Benefit Percentage									12.68	12.92	10.00	10.27	88.83	92.03	
2 Sally Jahr															
Y			50		65	6	80,000.00	577.77	577.78	8.67	9.32	10.00	10.65	23.03	28.73
3 John Spears															
Y			46		65	5	60,000.00	444.46	444.44	8.89	9.54	10.00	10.65	17.04	22.74
4 Susie Smith -- new participant															
Y			22		65	1	40,000.00	333.33	333.33	10.00	10.65	11.01	11.66	2.71	5.41
5 Taylor Bluffton															
Y			34		65	6	45,000.00	327.77	327.78	8.74	9.39	10.00	10.65	6.30	12.00
6 Janie Beach															
Y			38		65	3	55,000.00	350.00	377.78	7.64	8.29	9.65	10.30	7.62	13.32
8 Bob Lewis															
Y			40		65	4	70,000.00	444.43	377.78	7.62	8.27	7.23	7.88	8.95	14.65
9 Todd Lund															
Y			27		65	3	50,000.00	416.66	266.67	10.00	10.65	7.27	7.92	4.07	8.14
13 Kyle Johnson -- retired 12/1/2008 no BIS - receiving payment															
Y			66		66	8	75,000.00	550.00	550.00	8.80	9.34	10.00	10.61	77.99	83.69
14 John Doe -- terminated 12/30/2008 no BIS - not yet paid															
Y			48		65	8	65,000.00	486.12	486.11	8.97	9.62	10.00	10.65	20.26	25.96
Subtotals:							\$540,000.00			79.33	85.07	85.16	90.97	167.97	214.64
Total NHCE's							9								
Average Benefit Percentage									8.81	9.45	9.46	10.11	18.66	23.85	
Average Benefit Percentage Test									69.48%	73.14%	94.60%	98.44%	21.01%	25.92%	
									Fail	Pass	Pass	Pass	Fail	Fail	



410(b)/401(a)(4) WORKSHEET**Sample DB Plan
For the plan year 1/1/2008 through 12/31/2008****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 8.5% Interest
Post-Retirement G94 - 1994 Group Annuity Reserving Proj 2002 (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 DB Plan

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

1 Sam Wiggins

H O			Testing				Annuity				Permitted		Permitted		Top
C E	Ben	Ben	Age	Ret	Past Svc	Accumulation	Purchase	Covered	Disparity	Disparity					Heavy
E X	Ben	Ben	Age	Age	410(b)	401(a)(4)	Factor	Rate	Compensation	Factor(DC)	Factor(DB)			Only	
Y	Y		60	65	8	8	1.5037	108.4136	\$68,580.00	5.70%	0.70%				

		Rates											
		Normal				MVAR							
Method	Type	DC Value	Accrued Benefit	Testing Comp	Lump Sum at Testing Age	Accrual	PD Adj Rate	w/o PD	with PD	w/o PD	with PD	w/o PD	with PD
Annual Allocation	DC	0	0	230,000				0.00	0.00	0.00	0.00	0.00	0.00
	DB	228,310	3,167					99.27	101.79	107.85	110.38		
	401(k) SH	0	0					0.00	0.00				
	Total 401(a)(4)	0	3,167				C	99.27	101.79	107.85	110.38		
	Total 410(b)	0	3,167					99.27	101.79				
Annual Accrual	DC	0	0	230,000	0	0		0.00	0.00	0.00	0.00	0.00	0.00
	DB	228,310	3,167					16.52	16.73	17.95	18.16		
	401(k) SH	0	0		0	0		0.00	0.00				
	Total 401(a)(4)	0	3,167		0	0	C	16.52	16.73	17.95	18.16		
	Total 410(b)	0	3,167		0	0		16.52	16.73				
Accrued-to-Date	DC	0	0	205,000	0	0		0.00	0.00	0.00	0.00	0.00	0.00
	DB		13,667					10.00	10.23	10.86	11.10		
	401(k) SH	0	0		0	0		0.00	0.00				
	Total 401(a)(4)	0	13,667		0	0	D	10.00	10.23	10.86	11.10		
	Total 410(b)	0	13,667		0	0		10.00	10.23				

2 Sally Jahr

H O			Testing				Annuity				Permitted		Permitted		Top
C E	Ben	Ben	Age	Ret	Past Svc	Accumulation	Purchase	Covered	Disparity	Disparity					Heavy
E X	Ben	Ben	Age	Age	410(b)	401(a)(4)	Factor	Rate	Compensation	Factor(DC)	Factor(DB)			Only	
Y			50	65	6	6	3.3997	108.4136	\$88,320.00	5.70%	0.65%				

		Rates											
		Normal				MVAR							
Method	Type	DC Value	Accrued Benefit	Testing Comp	Lump Sum at Testing Age	Accrual	PD Adj Rate	w/o PD	with PD	w/o PD	with PD	w/o PD	with PD
Annual Allocation	DC	0	0	80,000				0.00	0.00	0.00	0.00	0.00	0.00
	DB	18,425	578					23.03	28.73	30.44	36.14		
	401(k) SH	0	0					0.00	0.00				
	Total 401(a)(4)	0	578				A	23.03	28.73	30.44	36.14		
	Total 410(b)	0	578					23.03	28.73				
Annual Accrual	DC	0	0	80,000	0	0		0.00	0.00	0.00	0.00	0.00	0.00
	DB	18,425	578					8.67	9.32	11.46	12.11		
	401(k) SH	0	0		0	0		0.00	0.00				
	Total 401(a)(4)	0	578		0	0	A	8.67	9.32	11.46	12.11		
	Total 410(b)	0	578		0	0		8.67	9.32				
Accrued-to-Date	DC	0	0	69,333	0	0		0.00	0.00	0.00	0.00	0.00	0.00
	DB		3,467					10.00	10.65	13.22	13.87		
	401(k) SH	0	0		0	0		0.00	0.00				
	Total 401(a)(4)	0	3,467		0	0	B	10.00	10.65	13.22	13.87		
	Total 410(b)	0	3,467		0	0		10.00	10.65				



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

Sample DB Plan

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

3 John Spears

H O C E E X	Ben	Ben	Age	Ret Age	Testing — Past Svc — 410(b) 401(a)(4)	Accumulation Factor	Annuity Purchase Rate	Covered Compensation	Permitted Disparity Factor(DC)	Permitted Disparity Factor(DB)	Top Heavy Only
Y			46	65	5 5	4.7116	108.4136	\$93,492.00	5.70%	0.65%	

Method	Type	DC Value	Accrued Benefit	Testing Comp	Lump Sum at Testing Age	Accrual	PD Adj Rate	Rates				
								Normal		MVAR		
								w/o PD	with PD	w/o PD	with PD	
Annual Allocation	DC	0	0	60,000				0.00	0.00	0.00	0.00	
	DB	10,227	444					17.04	22.74	24.44	30.14	
	401(k) SH	0	0					0.00	0.00			
	Total 401(a)(4)	0	444				A	17.04	22.74	24.44	30.14	
	401(k/m)	0	0					0.00	0.00			
Total 410(b)	0	444						17.04	22.74			
Annual Accrual	DC	0	0	60,000		0	0	0.00	0.00	0.00	0.00	
	DB	10,227	444					8.89	9.54	12.74	13.39	
	401(k) SH	0	0			0	0	0.00	0.00			
	Total 401(a)(4)	0	444			0	0	A	8.89	9.54	12.74	13.39
	401(k/m)	0	0			0	0	0.00	0.00			
Total 410(b)	0	444			0	0		8.89	9.54			
Accrued-to-Date	DC	0	0	53,333		0	0	0.00	0.00	0.00	0.00	
	DB	0	2,222					10.00	10.65	14.34	14.99	
	401(k) SH	0	0			0	0	0.00	0.00			
	Total 401(a)(4)	0	2,222			0	0	B	10.00	10.65	14.34	14.99
	401(k/m)	0	0			0	0	0.00	0.00			
Total 410(b)	0	2,222			0	0		10.00	10.65			

4 Susie Smith -- new participant

H O C E E X	Ben	Ben	Age	Ret Age	Testing — Past Svc — 410(b) 401(a)(4)	Accumulation Factor	Annuity Purchase Rate	Covered Compensation	Permitted Disparity Factor(DC)	Permitted Disparity Factor(DB)	Top Heavy Only
Y			22	65	1 1	33.3794	108.4136	\$102,000.00	5.70%	0.65%	

Method	Type	DC Value	Accrued Benefit	Testing Comp	Lump Sum at Testing Age	Accrual	PD Adj Rate	Rates				
								Normal		MVAR		
								w/o PD	with PD	w/o PD	with PD	
Annual Allocation	DC	0	0	40,000				0.00	0.00	0.00	0.00	
	DB	1,083	333					2.71	5.41	6.49	12.19	
	401(k) SH	0	0					0.00	0.00			
	Total 401(a)(4)	0	333				A	2.71	5.41	6.49	12.19	
	401(k/m)	0	0					0.00	0.00			
Total 410(b)	0	333						2.71	5.41			
Annual Accrual	DC	0	0	40,000		0	0	0.00	0.00	0.00	0.00	
	DB	1,083	333					10.00	10.65	23.98	24.63	
	401(k) SH	0	0			0	0	0.00	0.00			
	Total 401(a)(4)	0	333			0	0	A	10.00	10.65	23.98	24.63
	401(k/m)	0	0			0	0	0.00	0.00			
Total 410(b)	0	333			0	0		10.00	10.65			
Accrued-to-Date	DC	0	0	36,333		0	0	0.00	0.00	0.00	0.00	
	DB	0	333					11.01	11.66	26.40	27.05	
	401(k) SH	0	0			0	0	0.00	0.00			
	Total 401(a)(4)	0	333			0	0	B	11.01	11.66	26.40	27.05
	401(k/m)	0	0			0	0	0.00	0.00			
Total 410(b)	0	333			0	0		11.01	11.66			



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

Sample DB Plan

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

5 Taylor Bluffton

H O		Ben		Age	Testing		Accumulation	Annuity	Covered	Permitted	Permitted	Top
C E	Ben	Ben	Ret		Past Svc	Purchase						
E X	401(k)	401(m)	Age	Age	410(b)	401(a)(4)	Factor	Rate	Compensation	Factor(DC)	Factor(DB)	Only
Y			34	65	6	6	12.5407	108.4136	\$101,868.00	5.70%	0.65%	
Rates												
Method	Type	DC Value	Accrued Benefit	Testing Comp	Lump Sum at Testing Age	Sum at Testing Age	Accrual	PD Adj Rate	Normal		MVAR	
									w/o PD	with PD	w/o PD	with PD
Annual Allocation	DC	0	0	45,000					0.00	0.00	0.00	0.00
	DB	2,834	328						6.30	12.00	11.61	17.31
	401(k) SH	0	0						0.00	0.00		
	Total 401(a)(4)	0	328					A	6.30	12.00	11.61	17.31
	401(k/m)	0	0						0.00	0.00		
	Total 410(b)	0	328						6.30	12.00		
Annual Accrual	DC	0	0	45,000	0	0			0.00	0.00	0.00	0.00
	DB	2,834	328						8.74	9.39	16.12	16.77
	401(k) SH	0	0		0	0			0.00	0.00		
	Total 401(a)(4)	0	328		0	0		A	8.74	9.39	16.12	16.77
	401(k/m)	0	0		0	0			0.00	0.00		
	Total 410(b)	0	328		0	0			8.74	9.39		
Accrued-to-Date	DC	0	0	39,333	0	0			0.00	0.00	0.00	0.00
	DB		1,967						10.00	10.65	18.44	19.09
	401(k) SH	0	0		0	0			0.00	0.00		
	Total 401(a)(4)	0	1,967		0	0		B	10.00	10.65	18.44	19.09
	401(k/m)	0	0		0	0			0.00	0.00		
	Total 410(b)	0	1,967		0	0			10.00	10.65		

6 Janie Beach

H O		Ben		Age	Testing		Accumulation	Annuity	Covered	Permitted	Permitted	Top
C E	Ben	Ben	Ret		Past Svc	Purchase						
E X	401(k)	401(m)	Age	Age	410(b)	401(a)(4)	Factor	Rate	Compensation	Factor(DC)	Factor(DB)	Only
Y			38	65	3	3	9.0490	108.4136	\$100,464.00	5.70%	0.65%	
Rates												
Method	Type	DC Value	Accrued Benefit	Testing Comp	Lump Sum at Testing Age	Sum at Testing Age	Accrual	PD Adj Rate	Normal		MVAR	
									w/o PD	with PD	w/o PD	with PD
Annual Allocation	DC	0	0	55,000					0.00	0.00	0.00	0.00
	DB	4,193	350						7.62	13.32	12.91	18.61
	401(k) SH	0	0						0.00	0.00		
	Total 401(a)(4)	0	350					A	7.62	13.32	12.91	18.61
	401(k/m)	0	0						0.00	0.00		
	Total 410(b)	0	350						7.62	13.32		
Annual Accrual	DC	0	0	55,000	0	0			0.00	0.00	0.00	0.00
	DB	4,193	350						7.64	8.29	12.93	13.58
	401(k) SH	0	0		0	0			0.00	0.00		
	Total 401(a)(4)	0	350		0	0		A	7.64	8.29	12.93	13.58
	401(k/m)	0	0		0	0			0.00	0.00		
	Total 410(b)	0	350		0	0			7.64	8.29		
Accrued-to-Date	DC	0	0	47,000	0	0			0.00	0.00	0.00	0.00
	DB		1,133						9.65	10.30	16.33	16.98
	401(k) SH	0	0		0	0			0.00	0.00		
	Total 401(a)(4)	0	1,133		0	0		B	9.65	10.30	16.33	16.98
	401(k/m)	0	0		0	0			0.00	0.00		
	Total 410(b)	0	1,133		0	0			9.65	10.30		



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

Sample DB Plan

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

8 Bob Lewis

H O C E E X	Ben	Ben	Age	Ret Age	Testing — Past Svc — 410(b) 401(a)(4)	Accumulation Factor	Annuity Purchase Rate	Covered Compensation	Permitted Disparity Factor(DC)	Permitted Disparity Factor(DB)	Top Heavy Only
Y	401(k)	401(m)	40	65	4 4	7.6868	108.4136	\$99,360.00	5.70%	0.65%	

Method	Type	DC Value	Accrued Benefit	Testing Comp	Lump Sum at Testing Age	Accrual	PD Adj Rate	Rates			
								Normal		MVAR	
								w/o PD	with PD	w/o PD	with PD
Annual Allocation	DC	0	0	70,000				0.00	0.00	0.00	0.00
	DB	6,268	444					8.95	14.65	14.54	20.24
	401(k) SH	0	0					0.00	0.00		
	Total 401(a)(4)	0	444				A	8.95	14.65	14.54	20.24
	401(k/m)	0	0					0.00	0.00		
Total 410(b)	0	444					8.95	14.65			
Annual Accrual	DC	0	0	70,000	0	0		0.00	0.00	0.00	0.00
	DB	6,268	444					7.62	8.27	12.37	13.02
	401(k) SH	0	0		0	0		0.00	0.00		
	Total 401(a)(4)	0	444		0	0	A	7.62	8.27	12.37	13.02
	401(k/m)	0	0		0	0		0.00	0.00		
Total 410(b)	0	444		0	0		7.62	8.27			
Accrued-to-Date	DC	0	0	62,667	0	0		0.00	0.00	0.00	0.00
	DB		1,511					7.23	7.88	11.74	12.39
	401(k) SH	0	0		0	0		0.00	0.00		
	Total 401(a)(4)	0	1,511		0	0	B	7.23	7.88	11.74	12.39
	401(k/m)	0	0		0	0		0.00	0.00		
Total 410(b)	0	1,511		0	0		7.23	7.88			

9 Todd Lund

H O C E E X	Ben	Ben	Age	Ret Age	Testing — Past Svc — 410(b) 401(a)(4)	Accumulation Factor	Annuity Purchase Rate	Covered Compensation	Permitted Disparity Factor(DC)	Permitted Disparity Factor(DB)	Top Heavy Only
Y	401(k)	401(m)	27	65	3 3	22.1988	108.4136	\$102,000.00	5.70%	0.65%	

Method	Type	DC Value	Accrued Benefit	Testing Comp	Lump Sum at Testing Age	Accrual	PD Adj Rate	Rates			
								Normal		MVAR	
								w/o PD	with PD	w/o PD	with PD
Annual Allocation	DC	0	0	50,000				0.00	0.00	0.00	0.00
	DB	2,035	417					4.07	8.14	8.74	14.44
	401(k) SH	0	0					0.00	0.00		
	Total 401(a)(4)	0	417				A	4.07	8.14	8.74	14.44
	401(k/m)	0	0					0.00	0.00		
Total 410(b)	0	417					4.07	8.14			
Annual Accrual	DC	0	0	50,000	0	0		0.00	0.00	0.00	0.00
	DB	2,035	417					10.00	10.65	21.47	22.12
	401(k) SH	0	0		0	0		0.00	0.00		
	Total 401(a)(4)	0	417		0	0	A	10.00	10.65	21.47	22.12
	401(k/m)	0	0		0	0		0.00	0.00		
Total 410(b)	0	417		0	0		10.00	10.65			
Accrued-to-Date	DC	0	0	44,000	0	0		0.00	0.00	0.00	0.00
	DB		800					7.27	7.92	15.62	16.27
	401(k) SH	0	0		0	0		0.00	0.00		
	Total 401(a)(4)	0	800		0	0	B	7.27	7.92	15.62	16.27
	401(k/m)	0	0		0	0		0.00	0.00		
Total 410(b)	0	800		0	0		7.27	7.92			



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

Sample DB Plan

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

11 Pat Williams -- active late retiree

H O		Ben		Testing		Past Svc		Annuity		Covered		Permitted		Permitted		Top
C E	Ben	401(k)	401(m)	Age	Ret Age	410(b)	401(a)(4)	Factor	Purchase Rate	Compensation	Factor(DC)	Factor(DB)	Heavy	Only		
Y	Y			66	66	8	8	1.0000	106.3560	\$53,952.00	5.70%	0.75%				

		DC Value		Accrued Benefit		Testing Comp		Lump Sum at Testing Age		PD Adj Rate		Normal		MVAR	
Method	Type											w/o PD	with PD	w/o PD	with PD
Annual Allocation	DC	0	0	150,000								0.00	0.00	0.00	0.00
	DB	117,580	1,106									78.39	82.26	77.45	81.33
	401(k) SH	0	0									0.00	0.00		
	Total 401(a)(4)	0	1,106							C		78.39	82.26	77.45	81.33
	401(k/m)	0	0									0.00	0.00		
Total 410(b)	0	1,106									78.39	82.26			
Annual Accrual	DC	0	0	150,000	0	0						0.00	0.00	0.00	0.00
	DB	117,580	1,106									8.84	9.11	8.74	9.01
	401(k) SH	0	0		0	0						0.00	0.00		
	Total 401(a)(4)	0	1,106		0	0				C		8.84	9.11	8.74	9.01
	401(k/m)	0	0		0	0						0.00	0.00		
Total 410(b)	0	1,106		0	0						8.84	9.11			
Accrued-to-Date	DC	0	0	132,667	0	0						0.00	0.00	0.00	0.00
	DB		8,844									10.00	10.31	9.88	10.19
	401(k) SH	0	0		0	0						0.00	0.00		
	Total 401(a)(4)	0	8,844		0	0				D		10.00	10.31	9.88	10.19
	401(k/m)	0	0		0	0						0.00	0.00		
Total 410(b)	0	8,844		0	0						10.00	10.31			

13 Kyle Johnson -- retired 12/1/2008 no BIS - receiving payment

H O		Ben		Testing		Past Svc		Annuity		Covered		Permitted		Permitted		Top
C E	Ben	401(k)	401(m)	Age	Ret Age	410(b)	401(a)(4)	Factor	Purchase Rate	Compensation	Factor(DC)	Factor(DB)	Heavy	Only		
Y	Y			66	66	8	8	1.0000	106.3560	\$53,952.00	5.70%	0.75%				

		DC Value		Accrued Benefit		Testing Comp		Lump Sum at Testing Age		PD Adj Rate		Normal		MVAR	
Method	Type											w/o PD	with PD	w/o PD	with PD
Annual Allocation	DC	0	0	75,000								0.00	0.00	0.00	0.00
	DB	58,496	550									77.99	83.69	77.07	82.77
	401(k) SH	0	0									0.00	0.00		
	Total 401(a)(4)	0	550							A		77.99	83.69	77.07	82.77
	401(k/m)	0	0									0.00	0.00		
Total 410(b)	0	550									77.99	83.69			
Annual Accrual	DC	0	0	75,000	0	0						0.00	0.00	0.00	0.00
	DB	58,496	550									8.80	9.34	8.70	9.23
	401(k) SH	0	0		0	0						0.00	0.00		
	Total 401(a)(4)	0	550		0	0				C		8.80	9.34	8.70	9.23
	401(k/m)	0	0		0	0						0.00	0.00		
Total 410(b)	0	550		0	0						8.80	9.34			
Accrued-to-Date	DC	0	0	66,000	0	0						0.00	0.00	0.00	0.00
	DB		4,400									10.00	10.61	9.88	10.49
	401(k) SH	0	0		0	0						0.00	0.00		
	Total 401(a)(4)	0	4,400		0	0				D		10.00	10.61	9.88	10.49
	401(k/m)	0	0		0	0						0.00	0.00		
Total 410(b)	0	4,400		0	0						10.00	10.61			



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

Sample DB Plan For the plan year 1/1/2008 through 12/31/2008

14 John Doe -- terminated 12/30/2008 no BIS - not yet paid

H O C E E X	Ben 401(k)	Ben 401(m)	Age	Ret Age	Testing — Past Svc — 410(b) 401(a)(4)	Accumulation Factor	Annuity Purchase Rate	Covered Compensation	Permitted Disparity Factor(DC)	Permitted Disparity Factor(DB)	Top Heavy Only
Y			48	65	8 8	4.0023	108.4136	\$91,044.00	5.70%	0.65%	

Method	Type	DC Value	Accrued Benefit	Testing Comp	Lump Sum at Testing Age	PD Adj Rate	Rates				
							Normal		MVAR		
							w/o PD	with PD	w/o PD	with PD	
Annual Allocation	DC	0	0	65,000			0.00	0.00	0.00	0.00	
	DB	13,168	486				20.26	25.96	27.88	33.58	
	401(k) SH	0	0				0.00	0.00			
	Total 401(a)(4)	0	486			A	20.26	25.96	27.88	33.58	
	Total 410(b)	0	486				20.26	25.96			
Annual Accrual	DC	0	0	65,000	0	0	0.00	0.00	0.00	0.00	
	DB	13,168	486				8.97	9.62	12.35	13.00	
	401(k) SH	0	0		0	0	0.00	0.00			
	Total 401(a)(4)	0	486		0	0	A	8.97	9.62	12.35	13.00
	Total 410(b)	0	486		0	0		8.97	9.62		
Accrued- to-Date	DC	0	0	58,333	0	0	0.00	0.00	0.00	0.00	
	DB		3,889				10.00	10.65	13.76	14.41	
	401(k) SH	0	0		0	0	0.00	0.00			
	Total 401(a)(4)	0	3,889		0	0	B	10.00	10.65	13.76	14.41
	Total 410(b)	0	3,889		0	0		10.00	10.65		

