

**DATA COMPARISON**

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

	Contribution	User Data 1	Difference
<b>2 Sally Jahr</b>			
Salary Reduction	4,250.00	3,000.00	1,250.00
<b>5 Taylor Bluffton</b>			
Salary Reduction	1,400.00	1,000.00	400.00
<b>6 Janie Brach</b>			
Salary Reduction	7,725.00	5,000.00	2,725.00
<b>Grand Total:</b>			\$4,375.00



**EMPLOYEE NOTES****Sample Cross Tested 401(k) Plan****For the plan year 1/1/2008 through 12/31/2008****Plan Level - notes**

33) **\*\*Warning\*\*** 415 limit hit when participant also had salary deferral. Deferral may need to be returned.

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11) **\*\*\*\*** Hit 415 Limit - Employer Contribution

1 Sam Wiggins

70) **\*\*Warning\*\*** 415 limit hit. Deferrals may need to be reduced.

1 Sam Wiggins

190) Compensation limited per code section 401(a)(17).

1 Sam Wiggins

208) **\*\*Warning\*\*** Participant has no compensation for year included in avg compensation period and thus avg comp may be too low causing an invalid 410(b)/401(a)(4) test when using Accrued to Date method and when using avg comp for Annual Accrual method.

10 Doug Doodle

12 Luther Miller

211) Date of Participation in years prior to Date of Hire.

5 Taylor Bluffton

220) Participant is 70.5 or more and should be starting or getting distributions.

12 Luther Miller

282) **\*\*Warning\*\*** Gender is missing. Male is assumed for mortality.

11 Ben Thorn

12 Luther Miller



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

\_\_\_\_\_ NonElective \_\_\_\_\_ 401(k) \_\_\_\_\_ 401(m) \_\_\_\_\_

5500 Schedule T item 4 data:

	All	All	Not OEX	OEX	All
A. 4c(1) Total Number of Employees:	11	11			11
B. 4c(2) Less Excludable Employees:	2	0			2
(1) Minimum Age and Service	2	0			2
(2) Collective Bargaining	0	0			0
(3) Nonresident Aliens	0	0			0
(4) 500 Hours/Last Day Rule	0	0			0
(5) Excluded for Other Reasons	0	0			0
C. 4c(3) Total Not Excluded	9	11	10	1	9
(1) 4c(5) Total Benefiting	8	11	10	1	9
D. 4c(4) Highly Compensated Employees	1	1	1	0	1
(1) 4c(6) Benefiting	1	1	1	0	1
(2) Not Benefiting	0	0	0	0	0
E. Non-Highly Compensated Employees	8	10	9	1	8
(1) Benefiting	7	10	9	1	8
(2) Not Benefiting	1	0	0	0	0
F. 4d, 4e Ratio Percentage or Exception	87.50%	d	d	b	d

Exception codes: a=Only HCEs, b=No HCEs benefiting, d=All NHCEs benefiting

5500 Items 6 &amp; 7 data:

6. Total Participants at the Beginning of Plan Year	10
7a. Active Participants at the End of the Year	11
7b. Retired or Separated Participants Receiving Benefits	0
7c. Retired or Separated Participants Entitled to Future Benefits	1
7d. Subtotal (7a+7b+7c)	12
7e. Deceased Participants Whose Beneficiaries Get Benefits	0
7f. Total Participants at the End of the Year (7d+7e)	12
7g. Participants with Account Balance (N/A for Defined Benefits)	12
7h. Terminated Participants with Accrued Benefits not 100% Vested	0



## EMPLOYEE SUMMARY (detail)

### Sample Cross Tested 401(k) Plan

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

	Status Code	Family		- Benefiting -			Form 5500 Line Item							
		Code	HCE	OE	E	K	M	(6.)	(7a.)	(7b.)	(7c.)	(7e.)	(7g.)	(7h.)
1 Sam Wiggins	0		Y		Y	Y	Y	x	x					x
2 Sally Jahr	0				Y	Y	Y	x	x					x
3 John Spears	0				Y	Y	Y	x	x					x
4 Susie Smith	0				Y	Y	Y	x	x					x
5 Taylor Bluffton	0				Y	Y	Y	x	x					x
6 Janie Brach	0				Y	Y	Y	x	x					x
7 Max Gregory	T40 - 07/11/2007									x		x		x
8 Bob Lewis	0				Y	Y	Y	x	x					x
9 Todd Lund	0				Y	Y	Y	x	x					x
10 Doug Doodle	N0				X	Y	X			x				x
11 Ben Thorn	N0			Y	X	Y	X			x				x
12 Luther Miller	0				N	Y	Y	x	x					x
<b>Total:</b>								10	11	0	1	0	12	0

**Benefiting:**

E=Employer, K=401(k), M=401(m), OE=Otherwise Excludable

**Status Codes:**

T=Terminated - Term Date, R=Retired, D=Deceased/Disabled, N=New Participant

0=Active

40=Terminated - in Prior Year



# OVERRIDES

## Sample Cross Tested 401(k) Plan

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

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**1 Sam Wiggins**

Salary Reduction - SR  
Contribution - \$20,500.00

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**2 Sally Jahr**

Salary Reduction - SR  
Contribution Percent - 10.00%

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**3 John Spears**

Salary Reduction - SR  
Contribution Percent - 12.00%

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**6 Janie Brach**

Salary Reduction - SR  
Contribution Percent - 15.00%

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# PAY REQUIRED MINIMUM DISTRIBUTIONS

For the period 2008

PlanIdent	Term	SSN	Name	DOB	5% Owner	Beginning Balance	Ending Balance	Attained 70.5
<b>70.5 this year. Must receive RMD</b>								
SAMPLERPTS	N		Luther Miller	02/16/32	N	15,810.64	18,358.42	This Year



# ANNIVERSARY NOTIFICATION

for

## Sample Cross Tested 401(k) Plan

For the plan year 1/1/2009 through 12/31/2009

### CONFIDENTIAL EMPLOYEE CENSUS

Limitation Year

1/1/2009 through 12/31/2009

K E Y	S E X	Family Group Code	Pct Owner	Social Security Number	Birth	Dates of Hire	Termination	Gross Compensation Amount	Salary Reduction Contribution	Hours Worked
<b>1 Sam Wiggins</b>										
Y	M		100		10/16/48	03/14/92				
<b>2 Sally Jahr</b>										
	F		0		04/08/58	01/03/02				
<b>3 John Spears</b>										
	M		0		08/19/62	07/03/02				
<b>4 Susie Smith</b>										
	F		0		12/03/82	10/10/03				
<b>5 Taylor Bluffton</b>										
	M		0		03/18/74	08/24/07				
<b>6 Janie Brach</b>										
	F		0		09/05/70	08/22/03				
<b>8 Bob Lewis</b>										
	M		0		08/07/68	04/13/04				
<b>9 Todd Lund</b>										
	M		0		02/28/81	03/14/05				
<b>10 Doug Doodle -- new participant</b>										
	M		0		03/15/84	08/24/07				
<b>11 Ben Thorn -- new participant</b>										
			0		08/22/86	02/04/08				
<b>12 Luther Miller</b>										
			0		02/16/32	10/22/05				

Confidential information has been compiled from our records and is complete and accurate to the best of our knowledge

\_\_\_\_\_  
Signature of employer

Date / /







## COMPANY LIST

- version: 10.6

Company Name/ Plan Name	Ident	EIN/ TIN	3- Digit Plan #	Employees/ Participants	Assets	Plan Type	Plan Sub Type	Plan Eff Date	Plan Year End	Status
<b><u>Default Co.</u></b>	DEFAULT			0						
Default 401(k)	DEF401K		001	0	0.00	Pension	401(k)			Default
Default 401(k) Safe Harbor ADP Match	DEF401K		001	0	0.00	Pension	401(k)			Default
Default DB	DEFDB		001	0	0.00	Pension	Defined Benefit			Default
Default Profit Sharing	DEFPS		001	0	0.00	Pension	Profit Sharing			Default
					\$0.00					
<b><u>Sample Cross Tested Plan</u></b>	DEFPLAN			8						
Sample Cross Tested Plan	DEFPLAN		001	8	100,700.00	Pension	401(k)	1/1/2005	12/31/2005	Active
<b><u>Sample Plan Sponsor</u></b>	SAMPLE			8						
Sample Cross Tested Plan	SAMPLE401K		001	8	100,700.00	Pension	401(k)	1/1/2005	12/31/2005	Active
<b><u>Sample Company</u></b>	SAMPLERPT S	88-2266228		11						
Anytown, IL 10000 (630) 325-2600										
Sample Cross Tested 401(k) Plan	SAMPLERPT S	88-2266228	001	12	849,346.36	Pension	401(k)	1/1/2003	12/31/2008	Active



# COMPANY LIST

- version: 10.6

Company Name/ Plan Name	Ident	EIN/ TIN	3- Digit Plan #	Employees/ Participants	Assets	Plan Type	Plan Sub Type	Plan Eff Date	Plan Year End	Status
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**Company List Summary:**

Total Employees: 27

	<u>Plans</u>	<u>Participants</u>	<u>Assets</u>
<b>Total Plans:</b>	<b>7</b>	<b>28</b>	<b>\$1,050,746.36</b>
<b>Active</b>	<b>3</b>	<b>28</b>	<b>\$1,050,746.36</b>
Pension	3	28	\$1,050,746.36
401(k)	3	28	\$1,050,746.36
<b>Default</b>	<b>4</b>	<b>0</b>	<b>\$0.00</b>
Pension	4	0	\$0.00
Defined Benefit	1	0	\$0.00
Profit Sharing	1	0	\$0.00
401(k)	2	0	\$0.00

