

Sample Company

Sample Cross Tested 401(k) Plan

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

**123 N. Main Street
Anytown, IL 10000
(630) 325-2600**

**sales@datair.com
www.datair.com**

Employer ID Number: 88-2266228

Trust ID Number: 88-2266228

Three Digit Plan Number: 001

Prepared By: DATAIR Employee Benefit Systems, Inc.



PLAN SPECIFICATIONS

Sample Cross Tested 401(k) Plan

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

Employer:

Sample Company

Type of Entity

C-Corporation

EIN: 88-2266228

TIN: 88-2266228

Plan #: 001

Dates:

Effective: 01/01/2003

Valuation: 12/31/2008

Year-end: 12/31/2008

Period beginning: 01/01/2008 and ending: 12/31/2008

Eligibility:

All employees except non-resident aliens, members of an excluded class and union

Participation

	Minimum Age	Months of Service	Hours Required	Employed on
Employer	21	12	1000	N/A
Salary Reduction	18	6	0	N/A
Matching	21	12	1000	N/A

Entry Date

Employer

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

Salary Reduction

First day of 1st, 4th, 7th, or 10th month of the plan year on or next following eligibility satisfaction

Matching

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

Allocation and Vesting:

Contribution Allocation

Vesting

- Terminated - - Deceased - - Disabled - - Retired -

	Hours Required	Share	Hours Required	Hours Required						
Employer	1000	Yes	1000	Yes	1000	Yes	1000	Yes	1000	1000
Salary Reduction	0	Yes	0	Yes	0	Yes	0	Yes	0	N/A
Matching	1000	Yes	1000	Yes	1000	Yes	1000	Yes	1000	1000

Retirement:

Normal

Attainment of age 65 and completion of 5 years of participation.

Early

Attainment of age 55 and completion of 5 years of participation

Contribution Frequency:

Employer

Plan Year

Salary Reduction

Each Payroll Period

Matching

Plan Year

Contribution:

Employer

Allocation is based on compensation by class and by division

Class	Div	Percent of Comp
A	Owners	20%
B	Managers	12%
C	Clerks	5%



PLAN SPECIFICATIONS**Sample Cross Tested 401(k) Plan****For the plan year 1/1/2008 through 12/31/2008****Contribution: (cont)**

Salary Reduction	At participant's discretion.
Matching	10.00% of deferrals
Matching Percent	
Limitation Maximums	§415 Percent of compensation - 100% Dollar amount - \$45,000.00 §404(a) Deductible employer contribution - 25% of total compensation §401(a)(17) Compensation - \$225,000.00 §402(g) Deferral for calendar year - \$15,500 §414(v) Catch-up - \$5,000

Vesting:

Employer	0% In the first year, then 20% per year
Matching	0% In the first year, then 20% per year
	Vesting service includes all years of service
	All other contribution source accounts are 100% vested at all times. Deceased and disabled participants are immediately 100% vested in all sources. Participants attaining Early Retirement Age are 100% vested in all sources.

Pre-Retirement Death Benefit: Vested account balance**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
ADP/ACP Testing	
401(k) Safe Harbor	Must Pass ADP and ACP tests
NHCE Average Deferral %	Based on current year
NHCE Average Contribution %	Based on current year
Shifting	ADP shifted to ACP test

Projection Assumptions:

Normal Form	Lump Sum
Pre-Retirement	5% Interest



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

Percent - SVC -		— Ages —			— Dates —												
Key	Owner	PS	FS	Gender	PA	AA	RA	Birth	Hire	Part	Retire	Compensation	Hours Worked	HCE	OEX		
1 Sam Wiggins																	
Class - A		Division - Owners															
Y	100.000	17	5	M	54	60	65	10/16/48	03/14/92	01/01/03	10/16/13	\$325,000.00	*	Y			
2 Sally Jahr																	
Class - B		Division - Managers															
		7	15	F	44	50	65	04/08/58	01/03/02	01/01/03	04/08/23	\$42,500.00	*				
3 John Spears																	
Class - B		Division - Managers															
		7	19	M	40	46	65	08/19/62	07/03/02	04/01/03	08/19/27	\$77,500.00	*				
4 Susie Smith																	
Class - C		Division - Clerks															
		6	39	F	21	26	65	12/03/82	10/10/03	07/01/04	12/03/47	\$19,600.00	*				
5 Taylor Bluffton																	
Class - C		Division - Clerks															
		8	31	M	28	34	65	03/18/74	08/24/07	01/01/03	03/18/39	\$28,000.00	*				
6 Janie Brach																	
Class - C		Division - Clerks															
		6	27	F	33	38	65	09/05/70	08/22/03	04/01/04	09/05/35	\$51,500.00	*				
7 Max Gregory -- terminated 7/11/2007 in prior year																	
Class - C																	
		6	21	M	38	44	65	05/05/64	10/02/02	04/01/03	05/05/29	\$0.00					
8 Bob Lewis																	
Class - C		Division - Clerks															
		5	25	M	36	40	65	08/07/68	04/13/04	01/01/05	08/07/33	\$23,500.00	*				
9 Todd Lund																	
Class - C		Division - Clerks															
		3	38	M	24	27	65	02/28/81	03/14/05	10/01/05	02/28/46	\$25,400.00	*				
10 Doug Doodle -- new participant																	
Class - C		Division - Clerks															
		1	41	M	24	24	65	03/15/84	08/24/07	04/01/08	03/15/49	\$18,500.00	*				
11 Ben Thorn -- new participant																	
Class - Division - Location -																	
		1	43		22	22	65	08/22/86	02/04/08	10/01/08	08/22/51	\$8,600.00	*	Y			



EMPLOYEE CENSUS

Sample Cross Tested 401(k) Plan

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

Percent - SVC - — Ages — ——— Dates ———

Key Owner PS FS Gender PA AA RA Birth Hire Part Retire Compensation Hours Worked HCE OEX

Participants at Beginning of Plan Year	0	Census Count	11
New Participants on First Day of Year	0	Total Compensation	\$620,100.00
New Participants During the Year	0		
Retired or Separated Without Any Future Benefits	0		
Participants at End of Year	0		

* Employee worked more than minimum hours required for contribution

PS=Past Service FS=Future Service PA=Participation Age AA=Attained Age RA=Retirement Age HCE=Highly Compensated Employee
 OEX=Otherwise Excludable



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

Valuation Date: 12/31/2008

	DOP	Anticipated DOP	Considered Compensation Source Status	Contribution Eligibility
1 Sam Wiggins				
Class - A Division - Owners				
Employer	1/1/2003		\$225,000.00 Eligible	Active
Salary Reduction	1/1/2003		\$225,000.00 Eligible	Active
Matching	1/1/2003		\$225,000.00 Eligible	Active
2 Sally Jahr				
Class - B Division - Managers				
Employer	7/1/2003		\$42,500.00 Eligible	Active
Salary Reduction	1/1/2003		\$42,500.00 Eligible	Active
Matching	7/1/2003		\$42,500.00 Eligible	Active
3 John Spears				
Class - B Division - Managers				
Employer	1/1/2004		\$77,500.00 Eligible	Active
Salary Reduction	4/1/2003		\$77,500.00 Eligible	Active
Matching	1/1/2004		\$77,500.00 Eligible	Active
4 Susie Smith				
Class - C Division - Clerks				
Employer	1/1/2005		\$19,600.00 Eligible	Active
Salary Reduction	7/1/2004		\$19,600.00 Eligible	Active
Matching	1/1/2005		\$19,600.00 Eligible	Active
5 Taylor Bluffton				
Class - C Division - Clerks				
Employer	1/1/2003		\$28,000.00 Eligible	Active
Salary Reduction	1/1/2003		\$28,000.00 Eligible	Active
Matching	1/1/2003		\$28,000.00 Eligible	Active
6 Janie Brach				
Class - C Division - Clerks				
Employer	1/1/2005		\$51,500.00 Eligible	Active
Salary Reduction	4/1/2004		\$51,500.00 Eligible	Active
Matching	1/1/2005		\$51,500.00 Eligible	Active
7 Max Gregory -- terminated 7/11/2007 in prior year - not yet paid				
Class - C				
Employer	1/1/2004		\$0.00 Terminated	Terminated - in Prior Year
Salary Reduction	4/1/2003		\$0.00 Terminated	Terminated - in Prior Year
Matching	1/1/2004		\$0.00 Terminated	Terminated - in Prior Year
8 Bob Lewis				
Class - C Division - Clerks				
Employer	7/1/2005		\$23,500.00 Eligible	Active
Salary Reduction	1/1/2005		\$23,500.00 Eligible	Active
Matching	7/1/2005		\$23,500.00 Eligible	Active



EMPLOYEE CENSUS by SOURCE

Sample Cross Tested 401(k) Plan

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

Valuation Date: 12/31/2008

	DOP	Anticipated DOP	Considered Compensation	Source Status	Contribution Eligibility
9 Todd Lund					
Class - C Division - Clerks					
Employer	1/1/2007		\$25,400.00	Eligible	Active
Salary Reduction	10/1/2005		\$25,400.00	Eligible	Active
Matching	1/1/2007		\$25,400.00	Eligible	Active
10 Doug Doodle -- new participant					
Class - C Division - Clerks					
Employer	1/1/2009	1/1/2009	\$18,500.00		Ineligible - Participation Date in Future Period
Salary Reduction	4/1/2008		\$18,500.00	Eligible	Active
Matching	1/1/2009	1/1/2009	\$18,500.00		Ineligible - Participation Date in Future Period
11 Ben Thorn -- new participant					
Class - Division - Location -					
Employer		7/1/2009	\$8,600.00		Ineligible - Minimum Service
Salary Reduction	10/1/2008		\$8,600.00	Eligible	Active
Matching		7/1/2009	\$8,600.00		Ineligible - Minimum Service
<u>Total for Each Source:</u>					
Employer			\$520,100.00		
Salary Reduction			\$520,100.00		
Matching			\$520,100.00		
<u>Considered Compensation for Each Source:</u>					
Employer			\$493,000.00		
Salary Reduction			\$520,100.00		
Matching			\$493,000.00		



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

	Event Date	Event Description	Event Data	Event Note
1 Sam Wiggins				
	3/14/1992	Hired		
	7/8/2000	New Ownership Percentage	100 %	Completed purchase from T. Huntley
2 Sally Jahr				
	1/3/2002	Hired		
3 John Spears				
	7/3/2002	Hired		
4 Susie Smith				
	10/10/2003	Hired		
5 Taylor Bluffton				
	2/1/2002	Transfer from Location	Springfield	Springfield Store Purchase
	6/3/2002	Joined Union		
	7/12/2002	Left Union		
	8/24/2007	Hired		
6 Janie Brach				
	8/22/2003	Hired		
7 Max Gregory				
	10/2/2002	Hired		
	7/11/2007	Terminated		
8 Bob Lewis				
	4/13/2004	Hired		
9 Todd Lund				
	3/14/2005	Hired		
10 Doug Doodle				
	8/24/2007	Hired		
11 Ben Thorn				
	2/4/2008	Hired		



CONTRIBUTION REPORT**Sample Cross Tested 401(k) Plan**

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

	Employer	Salary Reduction	Matching	Total
1 Sam Wiggins				
Class - A Division - Owners				
Compensation: \$225,000.00				
***** Hit 415 Limit - Employer Contribution				
	\$27,450.00	\$20,500.00	\$2,050.00	\$50,000.00
2 Sally Jahr				
Class - B Division - Managers				
Compensation: \$42,500.00				
	\$5,100.00	\$4,250.00	\$425.00	\$9,775.00
3 John Spears				
Class - B Division - Managers				
Compensation: \$77,500.00				
	\$9,300.00	\$9,300.00	\$930.00	\$19,530.00
4 Susie Smith				
Class - C Division - Clerks				
Compensation: \$19,600.00				
	\$980.00	\$980.00	\$98.00	\$2,058.00
5 Taylor Bluffton				
Class - C Division - Clerks				
Compensation: \$28,000.00				
	\$1,400.00	\$1,400.00	\$140.00	\$2,940.00
6 Janie Brach				
Class - C Division - Clerks				
Compensation: \$51,500.00				
	\$2,575.00	\$7,725.00	\$772.50	\$11,072.50
8 Bob Lewis				
Class - C Division - Clerks				
Compensation: \$23,500.00				
	\$1,175.00	\$1,175.00	\$117.50	\$2,467.50



CONTRIBUTION REPORT**Sample Cross Tested 401(k) Plan**

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

	Employer	Salary Reduction	Matching	Total
9 Todd Lund				
Class - C Division - Clerks				
Compensation: \$25,400.00				
	\$1,270.00	\$1,270.00	\$127.00	\$2,667.00
10 Doug Doodle -- new participant				
Class - C Division - Clerks				
Compensation: \$18,500.00				
	\$0.00	\$925.00	\$0.00	\$925.00
11 Ben Thorn -- new participant				
Class - Division - Location -				
Compensation: \$8,600.00				
	\$0.00	\$430.00	\$0.00	\$430.00
Grand Total:	\$49,250.00	\$47,955.00	\$4,660.00	\$101,865.00



CATCH-UP CONTRIBUTION

Sample Cross Tested 401(k) Plan

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

Age	DOB	Compensation	Salary Deferral	Max	Prior Year	Catch-Up From Limits	Otherwise Ex	Cont
1 Sam Wiggins								
60	10/16/1948	225,000.00	20,500.00	5,000.00	0.00	5,000.00	5,000.00	5,000.00
2 Sally Jahr								
50	4/8/1958	42,500.00	4,250.00	5,000.00	0.00	0.00	0.00	0.00
Grand Total:		\$267,500.00	\$24,750.00	\$10,000.00	\$0.00	\$5,000.00	\$5,000.00	\$5,000.00



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

Interest rate used for projection = 5%, salary scale, preretirement assumptions etc.

	FS	AA	RA	Contribution	Existing Balance	Projected to Retirement
1 Sam Wiggins						
Employer	5	60	65	27450	233,006.07	449,059.85
Salary Reduction				20500	142,791.64	295,517.73
Matching				2050	26,586.89	45,259.89
				\$50,000.00	\$402,384.60	\$789,837.47
2 Sally Jahr						
Employer	15	50	65	5100	72,544.82	260,866.00
Salary Reduction				4250	67,651.81	232,352.02
Matching				425	27,173.75	65,663.12
				\$9,775.00	\$167,370.38	\$558,881.15
3 John Spears						
Employer	19	46	65	9300	102,967.08	544,205.06
Salary Reduction				9300	31,894.92	364,609.41
Matching				930	5,450.93	42,175.48
				\$19,530.00	\$140,312.93	\$950,989.94
4 Susie Smith						
Employer	39	26	65	980	6,396.42	154,699.32
Salary Reduction				980	9,319.34	174,296.74
Matching				98	1,088.94	18,482.36
				\$2,058.00	\$16,804.70	\$347,478.43
5 Taylor Bluffton						
Employer	31	34	65	1400	10,597.77	147,158.05
Salary Reduction				1400	17,554.12	178,726.20
Matching				140	5,638.37	35,493.61
				\$2,940.00	\$33,790.26	\$361,377.86
6 Janie Brach						
Employer	27	38	65	2575	14,171.97	193,683.27
Salary Reduction				7725	20,831.96	500,093.81
Matching				772.5	3,146.15	53,977.87
				\$11,072.50	\$38,150.08	\$747,754.95
8 Bob Lewis						
Employer	25	40	65	1175	6,073.05	76,644.78
Salary Reduction				1175	6,602.19	78,436.64
Matching				117.5	660.22	7,843.67
				\$2,467.50	\$13,335.46	\$162,925.09



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

Interest rate used for projection = 5%, salary scale, preretirement assumptions etc.

	FS	AA	RA	Contribution	Existing Balance	Projected to Retirement
9 Todd Lund						
Employer	38	27	65	1270	2,701.10	154,038.76
Salary Reduction				1270	5,403.43	171,294.39
Matching				127	265.38	15,373.67
				\$2,667.00	\$8,369.91	\$340,706.82
10 Doug Doodle -- new participant						
Salary Reduction	41	24	65	925	1,035.77	125,908.02
				\$925.00	\$1,035.77	\$125,908.02
11 Ben Thorn -- new participant						
Salary Reduction	43	22	65	430	481.49	65,411.03
				\$430.00	\$481.49	\$65,411.03



ANALYSIS OF PLAN COST

Sample Cross Tested 401(k) Plan

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

	15 Percent Tax Bracket	35 Percent Tax Bracket
Total Employer Contribution	\$101,865.00	\$101,865.00
Less Salary Reduction for Principals	-\$20,500.00	-\$20,500.00
Less Salary Reduction for Non-Principals	-\$27,455.00	-\$27,455.00
Employer Tax Deductible Contribution (to the extent allowed by law)	\$53,910.00	\$53,910.00
Less Estimated Tax Savings	-\$8,086.50	-\$18,868.50
Less Estimated Tax Savings From Principals' SR, 36% Rate	-\$7,380.00	-\$7,380.00
Net Cost After Estimated Tax Savings	\$38,443.50	\$27,661.50
Contributions for Principals	\$29,500.00	\$29,500.00
Contributions for Principals as a Percentage of Net Cost After Taxes	76.74%	106.65%
Net Cost of Plan After Tax Savings and Principals' Contributions	\$8,943.50	-\$1,838.50



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

	Gender	Age	Ret Age	Compensation	Contribution
1 Sam Wiggins	M	60	65	\$225,000.00	\$50,000.00
Subtotals for Principals:					\$50,000.00
2 Sally Jahr	F	50	65	\$42,500.00	\$9,775.00
3 John Spears	M	46	65	\$77,500.00	\$19,530.00
4 Susie Smith	F	26	65	\$19,600.00	\$2,058.00
5 Taylor Bluffton	M	34	65	\$28,000.00	\$2,940.00
6 Janie Brach	F	38	65	\$51,500.00	\$11,072.50
8 Bob Lewis	M	40	65	\$23,500.00	\$2,467.50
9 Todd Lund	M	27	65	\$25,400.00	\$2,667.00
10 Doug Doodle	M	24	65	\$18,500.00	\$925.00
11 Ben Thorn		22	65	\$8,600.00	\$430.00
Subtotals for Non-Principals:					\$51,865.00
Total Contribution for All Employees					\$101,865.00
Percent to Principal					49.08%
Percent to All Others					50.92%
Total Eligible Compensation for All Employees					\$520,100.00
Percent to Principal					43.26%
Percent to All Others					56.74%
Contribution as a Percent of Participating Payroll					19.59%



ANNUAL ADDITIONS LIMITATION

Sample Cross Tested 401(k) Plan

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

	415(c) Compensation	Contribution	Forfeiture Allocation	Other DC Contribution	415 Limit	Remaining 415 Limit	415 Excess this Year	415 Excess from Prior Years
1 Sam Wiggins								
**** Hit 415 Limit - Employer Contribution								
	325,000.00	50,000.00	0.00	0.00	45,000.00	0.00	0.00	0.00
2 Sally Jahr								
	42,500.00	9,775.00	0.00	0.00	42,500.00	32,725.00	0.00	0.00
3 John Spears								
	77,500.00	19,530.00	0.00	0.00	45,000.00	25,470.00	0.00	0.00
4 Susie Smith								
	19,600.00	2,058.00	0.00	0.00	19,600.00	17,542.00	0.00	0.00
5 Taylor Bluffton								
	28,000.00	2,940.00	0.00	0.00	28,000.00	25,060.00	0.00	0.00
6 Janie Brach								
	51,500.00	11,072.50	0.00	0.00	45,000.00	33,927.50	0.00	0.00
8 Bob Lewis								
	23,500.00	2,467.50	0.00	0.00	23,500.00	21,032.50	0.00	0.00
9 Todd Lund								
	25,400.00	2,667.00	0.00	0.00	25,400.00	22,733.00	0.00	0.00
10 Doug Doodle -- new participant								
	18,500.00	925.00	0.00	0.00	18,500.00	17,575.00	0.00	0.00
11 Ben Thorn -- new participant								
	8,600.00	430.00	0.00	0.00	8,600.00	8,170.00	0.00	0.00
Grand Total:	\$620,100.00	\$101,865.00	\$0.00	\$0.00	\$301,100.00	\$204,235.00	\$0.00	\$0.00

Employer - Reallocate Excess

Matching - Return Excess to Employer

Remaining 415 Limit may include unused catch-up. See Catch-up Report



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

Eligible Compensation	\$620,100.00
401(a)(17) Limit (\$225,000.00) Adjustment	\$100,000.00
Total Participating Payroll	\$520,100.00
Employer Contribution	\$49,250.00
Matching Contribution	\$4,660.00
Total Employer Contribution Allocated	\$53,910.00
Net Employer Contribution	\$53,910.00
Contribution as Percent of Participating Payroll	10.37%
25% of Payroll	\$130,025.00

Contribution Passes Deductibility Test



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

	Family Code	HCE	Eligible Compensation	Participating Payroll	Total ER Contribution
Owners - 1 Sam Wiggins		Y	325,000.00	225,000.00	29,500.00
Managers - 2 Sally Jahr			42,500.00	42,500.00	5,525.00
Managers - 3 John Spears			77,500.00	77,500.00	10,230.00
Clerks - 4 Susie Smith			19,600.00	19,600.00	1,078.00
Clerks - 5 Taylor Bluffton			28,000.00	28,000.00	1,540.00
Clerks - 6 Janie Brach			51,500.00	51,500.00	3,347.50
Clerks - 8 Bob Lewis			23,500.00	23,500.00	1,292.50
Clerks - 9 Todd Lund			25,400.00	25,400.00	1,397.00
Clerks - 10 Doug Doodle			18,500.00	18,500.00	0.00
			8,600.00	8,600.00	0.00
			\$620,100.00	\$520,100.00	\$53,910.00



Plan Comparison Report

March 3, 2010

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

Plan Ident	Plan Type	Sponsor Ident	Plan Name
NEWCOMP	401(k)	TESTCO1	Test Plan 1 - PS - New Comparability
AGEWEIGHT	401(k)	TESTCO1	Test Plan 2 - PS - Age Weighted
INTEGRATED	401(k)	TESTCO1	Test Plan 3 - PS - Integrated
PROPORTION	401(k)	TESTCO1	Test Plan 4 - PS - Proportionate

Plan Comparison Report

March 3, 2010

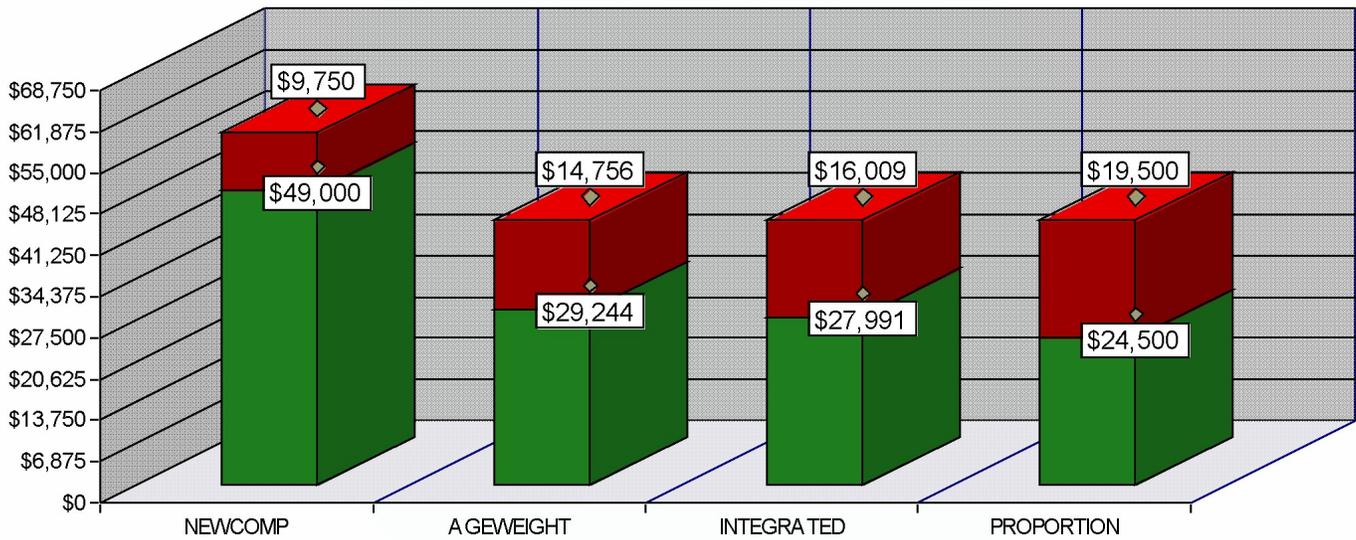
Test Company 1

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

	Plan 1 NEWCOMP	Plan 2 AGEWEIGHT	Plan 3 INTEGRATED	Plan 4 PROPORTION
Total Contribution for All Employees	\$58,750	\$44,000	\$44,000	\$44,000
Less Salary Reduction for Principals	\$0	\$0	\$0	\$0
Less Salary Reduction for Non-Principals	\$0	\$0	\$0	\$0
Less Forfeiture That Reduce	\$0	\$0	\$0	\$0
Employer Tax Deductible Contribution (to the extent allowed by law)	\$58,750	\$44,000	\$44,000	\$44,000
Less Estimated Tax Savings	\$19,975	\$14,960	\$14,960	\$14,960
Less Estimated Tax Savings From Principals' SR,	\$0	\$0	\$0	\$0
Net Cost After Estimated Tax Savings	\$38,775	\$29,040	\$29,040	\$29,040
Contributions for Principals	\$49,000	\$29,244	\$27,991	\$24,500
Contributions for Principals as a Percentage of Net Cost After Taxes	126%	101%	96%	84%
Net Cost of Plan After Tax Savings and Principals' Contributions	-\$10,225	-\$204	\$1,049	\$4,540

Plan Comparison Chart

◆ Non-Principals
◆ Principals



Plan Comparison Report

Test Company 1

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

Comparison of Contributions to Employees

Gender	Age	Ret Age	Compensation	Plan 1	Plan 2	Plan 3	Plan 4																									
				NEWCOMP Contribution	AGEWEIGHT Contribution	INTEGRATED Contribution	PROPORTION Contribution																									
C Black																																
M	60	65	\$245,000.00	\$49,000.00	\$29,243.55	\$27,991.12	\$24,500.00																									
Subtotals for Principals:				\$49,000.00	\$29,243.55	\$27,991.12	\$24,500.00																									
L Brown																																
F	30	65	\$25,000.00	\$1,250.00	\$750.00	\$2,052.42	\$2,500.00																									
M Green																																
F	25	65	\$35,000.00	\$1,750.00	\$1,050.00	\$2,873.39	\$3,500.00																									
H White																																
F	35	65	\$40,000.00	\$2,000.00	\$1,200.00	\$3,283.87	\$4,000.00																									
Mr Blue																																
M	50	65	\$95,000.00	\$4,750.00	\$11,756.45	\$7,799.20	\$9,500.00																									
Subtotals for non-Principals:				\$9,750.00	\$14,756.45	\$16,008.88	\$19,500.00																									
<table border="0" style="width: 100%;"> <thead> <tr> <th></th> <th>Plan 1</th> <th>Plan 2</th> <th>Plan 3</th> <th>Plan 4</th> </tr> <tr> <th></th> <th>NEWCOMP</th> <th>AGEWEIGHT</th> <th>INTEGRATED</th> <th>PROPORTION</th> </tr> </thead> <tbody> <tr> <td>Total Contribution for All Employees</td> <td>\$58,750.00</td> <td>\$44,000.00</td> <td>\$44,000.00</td> <td>\$44,000.00</td> </tr> <tr> <td>Percent to Principals</td> <td>83.40%</td> <td>66.46%</td> <td>63.62%</td> <td>55.68%</td> </tr> <tr> <td>Percent to All Others</td> <td>16.60%</td> <td>33.54%</td> <td>36.38%</td> <td>44.32%</td> </tr> </tbody> </table>									Plan 1	Plan 2	Plan 3	Plan 4		NEWCOMP	AGEWEIGHT	INTEGRATED	PROPORTION	Total Contribution for All Employees	\$58,750.00	\$44,000.00	\$44,000.00	\$44,000.00	Percent to Principals	83.40%	66.46%	63.62%	55.68%	Percent to All Others	16.60%	33.54%	36.38%	44.32%
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