

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

	401K Participants	401M Participants	Average Deferral Percentage	Average Contribution Percentage				
<u>Non-Highly Compensated</u>								
Not otherwise excludable	8	0	7.75%	N/A				
Otherwise excludable	1	0	0.00%	N/A				
All	9	7	7.44%	0.81%				
<u>Highly Compensated</u>								
Not otherwise excludable	1	0	6.89%	N/A				
All	1	1	6.89%	0.91%				
<table style="width: 100%; border: none;"> <tr> <td style="width: 40%;"></td> <td style="width: 20%; text-align: center;">401(k) Deferral (ADP) Test</td> <td style="width: 20%; text-align: center;">401(m) Contribution (ACP) Test</td> <td style="width: 20%;"></td> </tr> </table>						401(k) Deferral (ADP) Test	401(m) Contribution (ACP) Test	
	401(k) Deferral (ADP) Test	401(m) Contribution (ACP) Test						
<u>Not Otherwise Excludable</u>								
Maximum average percentage		9.75%		N/A				
Actual average percentage		6.89%	Pass	N/A				
<u>All Participants</u>								
Maximum average percentage		9.44%		1.62%				
Actual average percentage		6.89%	Pass	0.91% Pass				
		Passed		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	Testing Compensation	Contribution	Deferral Percent
<u>Highly Compensated</u>				



401(k) 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	Deferral Percent
1 Sam Wiggins				
		Total deferral	20,500.00	
		Less catch-up	5,000.00	
	Y	225,000.00	15,500.00	6.89
HCE - Not Otherwise Excludable		Total deferral	20,500.00	
		Less catch-up	5,000.00	
		225,000.00	15,500.00	6.89
<u>Non-Highly Compensated - Not Otherwise Excludable</u>				
2 Sally Jahr				
		42,500.00	4,250.00	10.00
3 John Spears				
		77,500.00	9,300.00	12.00
4 Susie Smith				
		19,600.00	980.00	5.00
5 Taylor Bluffton				
		28,000.00	1,400.00	5.00
6 Janie Brach				
		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 participant				
		18,500.00	925.00	5.00
NHCE - Not Otherwise Excludable		286,500.00	27,025.00	62.00
<u>Non-Highly Compensated - Otherwise Excludable (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
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

	401K Participants	401M Participants	Average Deferral Percentage	Average Contribution Percentage																																								
<u>Non-Highly Compensated</u>																																												
Not otherwise excludable	8	0	7.75%	N/A																																								
All	9	7	7.44%	0.81%																																								
<u>Highly Compensated</u>																																												
Not otherwise excludable	1	0	6.89%	N/A																																								
All	1	1	6.89%	0.91%																																								
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 15%;">401(k) Deferral (ADP) Test</th> <th style="width: 15%;"></th> <th style="width: 15%;">401(m) Contribution (ACP) Test</th> <th style="width: 25%;"></th> </tr> </thead> <tbody> <tr> <td colspan="5"><u>Not Otherwise Excludable</u></td> </tr> <tr> <td>Maximum average percentage</td> <td></td> <td style="text-align: center;">9.75%</td> <td></td> <td style="text-align: center;">N/A</td> </tr> <tr> <td>Actual average percentage</td> <td></td> <td style="text-align: center;">6.89%</td> <td style="text-align: center;">Pass</td> <td style="text-align: center;">N/A</td> </tr> <tr> <td colspan="5"><u>All Participants</u></td> </tr> <tr> <td>Maximum average percentage</td> <td></td> <td style="text-align: center;">9.44%</td> <td></td> <td style="text-align: center;">1.62%</td> </tr> <tr> <td>Actual average percentage</td> <td></td> <td style="text-align: center;">6.89%</td> <td style="text-align: center;">Pass</td> <td style="text-align: center;">0.91% Pass</td> </tr> <tr> <td></td> <td></td> <td style="text-align: center;">Passed</td> <td></td> <td style="text-align: center;">Passed</td> </tr> </tbody> </table>						401(k) Deferral (ADP) Test		401(m) Contribution (ACP) Test		<u>Not Otherwise Excludable</u>					Maximum average percentage		9.75%		N/A	Actual average percentage		6.89%	Pass	N/A	<u>All Participants</u>					Maximum average percentage		9.44%		1.62%	Actual average percentage		6.89%	Pass	0.91% Pass			Passed		Passed
	401(k) Deferral (ADP) Test		401(m) Contribution (ACP) Test																																									
<u>Not Otherwise Excludable</u>																																												
Maximum average percentage		9.75%		N/A																																								
Actual average percentage		6.89%	Pass	N/A																																								
<u>All Participants</u>																																												
Maximum average percentage		9.44%		1.62%																																								
Actual average percentage		6.89%	Pass	0.91% Pass																																								
		Passed		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	Testing Compensation	Contribution	Contribution Percent
<u>Highly Compensated</u>				
1 Sam Wiggins	Y	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 Otherwise Excludable		225,000.00	2,050.00	0.91
<u>Non-Highly Compensated</u>				
2 Sally Jahr		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 Bluffton		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 Otherwise Excludable		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
D. Percentage (A/C)	100.00%	100.00%	
E. Ratio Percentage (NHCE's/HCE's)			d
<small>(Must be 70% or more)</small>			

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

B. Average Benefit Percentage Test

	Contribution Basis		Equivalent Benefit Basis			
	Annual		Annual		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%
<small>(Must be 70% or more)</small>	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**

	PASSED			PASSED			PASSED		
	Satisfied Plan Eligibility			Satisfied 410(a)(1) Eligibility			Otherwise Excludable		
	— Number of Employees —			— 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)	100.00%	100.00%		100.00%	100.00%		100.00%	0.00%	
E. Ratio Percentage (NHCE's/HCE's)			d			d			b

(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	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	b

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 Basis		Equivalent Benefit Basis			
	Annual		Annual		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

	Contribution Basis		Equivalent Benefit Basis			
	Annual		Annual		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	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) <small>(Must be 70% or more)</small>	72.95%	85.18%	511.08%	498.50%	353.30%	355.50%
	PASS	PASS	PASS	PASS	PASS	PASS

Otherwise Excludable

B. Average Benefit Percentage Test

	Contribution Basis		Equivalent Benefit Basis			
	Annual		Annual		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	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) <small>(Must be 70% or more)</small>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	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

	— Number of Employees —		
	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)			d
<small>(Must be 70% or more)</small>			

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

B. Average Benefit Percentage Test

	Contribution Basis		Equivalent Benefit Basis			
	Annual		Annual		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%
<small>(Must be 70% or more)</small>	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	-	Passed
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 —				Ratio Percent	Pass/Fail
Rate Group	Rate	Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group		
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 —				Ratio Percent	Pass/Fail
Rate Group	Rate	Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group		
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 —				Ratio Percent	Pass/Fail
Rate Group	Rate	Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group		
1	2.31	7	7	100.00	1	1	100.00	100.00	Pass

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

— Non-Highly Compensated Employees —				— Highly Compensated Employees —				Ratio Percent	Pass/Fail
Rate Group	Rate	Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group		
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 Group	Rate	Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group	Ratio 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 Group	Rate	Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group	Ratio 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**

Highly Compensated Employees	Rate	Rate Group 1 >=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%

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**

	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%
	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

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

Highly Compensated Employees	Rate	Rate Group 1 >=2.31
1 Sam Wiggins	2.31	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	5.13	Y
3 John Spears	7.11	Y
4 Susie Smith	15.15	Y
5 Taylor Bluffton	7.89	Y
6 Janie Brach	5.69	Y
8 Bob Lewis	4.84	Y
9 Todd Lund	13.96	Y
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%
		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

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

Highly Compensated Employees	Rate	Rate Group 1 >=2.52
1 Sam Wiggins	2.52	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	5.78	Y
3 John Spears	7.76	Y
4 Susie Smith	15.80	Y
5 Taylor Bluffton	8.54	Y
6 Janie Brach	6.34	Y
8 Bob Lewis	5.49	Y
9 Todd Lund	14.61	Y
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%
		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

Passed **Method: Equivalent Accrual (Acc-to-Date) without Permitted Disparity**

Highly Compensated Employees	Rate	Rate Group 1 >=3.29
1 Sam Wiggins	3.29	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	8.97	Y
3 John Spears	13.59	Y
4 Susie Smith	15.03	Y
5 Taylor Bluffton	8.26	Y
6 Janie Brach	6.31	Y
8 Bob Lewis	4.59	Y
9 Todd Lund	9.94	Y
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%
		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

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

Highly Compensated Employees	Rate	Rate Group 1 >=3.50
------------------------------	------	------------------------

1 Sam Wiggins	3.50	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	9.62	Y
3 John Spears	14.24	Y
4 Susie Smith	15.68	Y
5 Taylor Bluffton	8.91	Y
6 Janie Brach	6.96	Y
8 Bob Lewis	5.24	Y
9 Todd Lund	10.59	Y

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%
	PASS



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

1 Sam Wiggins

H O		Ben		Testing		Past Svc		Accumulation	Annuity	Covered	Permitted	Permitted	Top
C E	Ben	Ben	Age	Ret	—	—	Factor	Purchase	Compensation	Disparity	Disparity	Heavy	
E X	401(k)	401(m)	Age	Age	410(b)	401(a)(4)		Rate		Factor(DC)	Factor(DB)	Only	
Y	Y	Y	60	65	6	6	1.5037	95.3829	\$67,680.00	5.70%	0.70%		
Method	Type	Allocation	Adj Account	Testing	Lump Sum at	PD Adj	Rate w/o	Rate					
			Balance	Comp	Testing Age	Rate	PD						
Annual Allocation	ER	27,450		225,000									
	401(k) SH	0											
	Total 401(a)(4)	27,450								D	12.20	14.67	
	401(k/m)	17,550									7.80	7.80	
	Total 410(b)	45,000									20.00	22.47	
Annual Accrual	ER	27,450		225,000	41,277	433					2.31	2.52	
	401(k) SH	0			0	0					0.00	0.00	
	Total 401(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 410(b)	45,000			67,667	710					3.79	4.00	
Accrued-to-Date	ER		233,006	223,333	350,371	3,673					3.29	3.50	
	401(k) SH		0		0	0					0.00	0.00	
	Total 401(a)(4)		233,006		350,371	3,673				D	3.29	3.50	
	401(k/m)		164,379		247,176	2,591					2.32	2.32	
	Total 410(b)		397,385		597,547	6,264					5.61	5.82	

2 Sally Jahr

H O		Ben		Testing		Past Svc		Accumulation	Annuity	Covered	Permitted	Permitted	Top
C E	Ben	Ben	Age	Ret	—	—	Factor	Purchase	Compensation	Disparity	Disparity	Heavy	
E X	401(k)	401(m)	Age	Age	410(b)	401(a)(4)		Rate		Factor(DC)	Factor(DB)	Only	
Y	Y	Y	50	65	6	6	3.3997	95.3829	\$86,004.00	5.70%	0.65%		
Method	Type	Allocation	Adj Account	Testing	Lump Sum at	PD Adj	Rate w/o	Rate					
			Balance	Comp	Testing Age	Rate	PD						
Annual Allocation	ER	5,100		42,500									
	401(k) SH	0											
	Total 401(a)(4)	5,100								B	12.00	17.70	
	401(k/m)	4,675									11.00	11.00	
	Total 410(b)	9,775									23.00	28.70	
Annual Accrual	ER	5,100		42,500	17,338	182					5.13	5.78	
	401(k) SH	0			0	0					0.00	0.00	
	Total 401(a)(4)	5,100			17,338	182				B	5.13	5.78	
	401(k/m)	4,675			15,894	167					4.70	4.70	
	Total 410(b)	9,775			33,232	349					9.83	10.48	
Accrued-to-Date	ER		72,545	57,667	246,631	2,586					8.97	9.62	
	401(k) SH		0		0	0					0.00	0.00	
	Total 401(a)(4)		72,545		246,631	2,586				B	8.97	9.62	
	401(k/m)		94,826		322,378	3,380					11.72	11.72	
	Total 410(b)		167,371		569,009	5,966					20.69	21.34	

