

## **DATAIR 401(k) with Cash Balance Plan Design 1**

**DATAIR 401(k) Plan for Plan Design 1**

**For the plan year 1/1/2013 through 12/31/2013**

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**Three Digit Plan Number: 001**

Prepared By: DATAIR Employee Benefit Systems, Inc.



## Plan Specifications

### DATAIR 401(k) Plan for Plan Design 1

For the plan year 1/1/2013 through 12/31/2013

**Employer:**

DATAIR 401(k) with Cash Balance Plan Design 1

Type of Entity

C-Corporation

EIN:

TIN:

Plan #: 001

**Dates:**

Effective: 01/01/2008 Valuation: 12/31/2013 Year-end: 12/31/2013

Period beginning: 01/01/2013 and ending: 12/31/2013

**Eligibility:**

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

————— Participation —————

	Minimum Age	Months of Service	Hours Required	Employed on
Profit Sharing	21	12	1000	N/A
401(k) ADP Safe Harbor Nonelective	21	12	1000	N/A
Salary Reduction	21	12	N/A	N/A
Matching	21	12	1000	N/A

**Entry Date**

Profit Sharing

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

401(k) ADP Safe Harbor Nonelective

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

Salary Reduction

First day of 1st or 7th month of 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 —

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

	Hours Required	Share	Hours Required	Hours Required						
Profit Sharing	1	Yes	1	Yes	1	Yes	1	Yes	1	1000
401(k) ADP Safe Harbor Nonelective	0	Yes	0	Yes	0	Yes	0	Yes	0	N/A
Salary Reduction	0	Yes	0	Yes	0	Yes	0	Yes	0	N/A
Matching	500	Yes	1000	Yes	1000	Yes	1000	Yes	1000	1000

**Retirement:**

Normal

First of month coincident with or next following attainment of age 62 and completion of 5 years of participation.

Early

Not provided

**Contribution Frequency:**

Profit Sharing

Plan Year

401(k) ADP Safe Harbor Nonelective

Plan Year

Salary Reduction

Each Payroll Period

Matching

Plan Year



## Plan Specifications

### DATAIR 401(k) Plan for Plan Design 1

For the plan year 1/1/2013 through 12/31/2013

#### Contribution:

401(k) ADP Safe Harbor  
Nonelective 3.00% of each participant's compensation  
Key Highly Compensated Employees do not share in this contribution.

Salary Reduction At participant's discretion.

Matching There is no allocation for this period  
Matching Percent

Profit Sharing 3.00% of each participant's compensation

\*\*\*\*\* TOP HEAVY MINIMUM ALLOCATION OF 5.00% OF COMPENSATION APPLIES \*\*\*\*\*

Limitation Maximums §415 Percent of compensation - 100% Dollar amount - \$51,000.00  
§404(a) Deductible employer contribution - 25% of total compensation  
§401(a)(17) Compensation - \$255,000.00  
§402(g) Deferral for calendar year - \$17,500 §414(v) Catch-up - \$5,500

#### Vesting:

Profit Sharing 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.

Pre-Retirement Death Benefit: Account Balance

#### 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 U84 - 1984 Unisex at 8.5% interest

Permissively Aggregated plans - tested separately

Compensation used - Annual Compensation

#### ADP/ACP Testing

401(k) Test 401(k) Safe Harbor Plan - Both ADP and ACP are Deemed to Pass

NHCE Average Deferral % Based on current year

NHCE Average Contribution % Based on current year

Shifting ADP shifted to ACP test



# Employee Census

## DATAIR 401(k) Plan for Plan Design 1

For the plan year 1/1/2013 through 12/31/2013

Key	Percent Owner	- SVC -		Gender	— Ages —			— Dates —				Compensation	Hours Worked	HCE	OEX
		PS	FS		PA	AA	RA	Birth	Hire	Part	Retire				
<b>Janie Ash</b>															
		8	24	F	32	38	62	09/05/75	08/22/05	01/01/08	09/05/37	\$59,500.00		*	
<b>Taylor Birch</b>															
		7	27	M	28	34	62	03/18/79	11/16/06	01/01/08	03/18/41	\$49,500.00		*	
<b>Sally Cypress</b>															
		12	11	F	44	50	62	04/08/63	01/03/02	01/01/08	04/08/25	\$85,000.00		*	
<b>Todd Filbert</b>															
		5	34	M	22	27	62	02/28/86	09/14/07	04/01/08	02/28/48	\$55,000.00		*	
<b>Susie Ironwood</b>															
		9	40	F	18	22	62	12/03/91	10/10/03	01/01/10	12/03/53	\$44,500.00		*	
<b>John Redbud</b>															
		12	16	M	40	46	62	08/19/67	07/03/02	01/01/08	08/19/29	\$64,000.00		*	
<b>Sam Zelkova</b>															
Y	100.00	11	7	M	49	55	62	10/16/58	03/14/03	01/01/08	10/16/20	\$440,000.00		*	Y

Participants at Beginning of Plan Year	7	Census Count	7
New Participants on First Day of Year	0	Total Compensation	\$797,500.00
New Participants During Year	0		
Retired or Separated Without Any Future Benefits	0		
Participants at End of Year	7		

\* Employee worked more than minimum hours required for contribution

<b>Key:</b>	
AA=Attained Age	PA=Participation Age
FS=Future Service	PS=Past Service
HCE=Highly Compensated Employee	RA=Retirement Age
OEX=Otherwise Excludable	



# CONTRIBUTION REPORT

## DATAIR 401(k) Plan for Plan Design 1

For the plan year 1/1/2013 through 12/31/2013

	Prof shr	401(k) ADP Safe Harbor Nonelective	Salary Reduction	Total
<b>6 Janie Ash</b>				
Compensation: \$59,500.00				
	\$1,785.00	\$1,785.00	\$2,380.00	\$5,950.00
<b>5 Taylor Birch</b>				
Compensation: \$49,500.00				
	\$1,485.00	\$1,485.00	\$1,980.00	\$4,950.00
<b>2 Sally Cypress</b>				
Compensation: \$85,000.00				
	\$2,550.00	\$2,550.00	\$3,400.00	\$8,500.00
<b>7 Todd Filbert</b>				
Compensation: \$55,000.00				
	\$1,650.00	\$1,650.00	\$2,200.00	\$5,500.00
<b>4 Susie Ironwood</b>				
Compensation: \$44,500.00				
	\$1,335.00	\$1,335.00	\$1,780.00	\$4,450.00
<b>3 John Redbud</b>				
Compensation: \$64,000.00				
	\$1,920.00	\$1,920.00	\$2,560.00	\$6,400.00
<b>1 Sam Zelkova</b>				
Compensation: \$255,000.00				
	\$7,650.00	\$0.00	\$23,000.00	\$30,650.00
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<b>Grand Total:</b>	\$18,375.00	\$10,725.00	\$37,300.00	\$66,400.00



**Account Balance Statement**  
**DATAIR 401(k) Plan for Plan Design 1**  
**For the plan year 1/1/2013 through 12/31/2013**

	Beginning Balance	Gain (Loss)	Contribution	Forfeitures Allocated	Adjustments	Ending Balance	— Vested Amount — Percent	Amount
<b>6 Janie Ash</b>								
<b>Profit Sharing</b>								
Pooled	2,750.00	0.00	1,785.00	0.00	0.00	4,535.00	100	4,535.00
<b>401(k) ADP Safe Harbor Nonelective</b>								
Pooled	0.00	0.00	1,785.00	N/A	0.00	1,785.00	100	1,785.00
<b>Salary Reduction</b>								
Pooled	2,200.00	0.00	2,380.00	N/A	0.00	4,580.00	100	4,580.00
<b>Matching</b>								
Pooled	220.00	0.00	0.00	0.00	0.00	220.00	100	220.00
Employee Total:	\$5,170.00	\$0.00	\$5,950.00	\$0.00	\$0.00	\$11,120.00		\$11,120.00
<b>5 Taylor Birch</b>								
<b>Profit Sharing</b>								
Pooled	2,250.00	0.00	1,485.00	0.00	0.00	3,735.00	100	3,735.00
<b>401(k) ADP Safe Harbor Nonelective</b>								
Pooled	0.00	0.00	1,485.00	N/A	0.00	1,485.00	100	1,485.00
<b>Salary Reduction</b>								
Pooled	2,025.00	0.00	1,980.00	N/A	0.00	4,005.00	100	4,005.00
<b>Matching</b>								
Pooled	202.50	0.00	0.00	0.00	0.00	202.50	100	202.50
Employee Total:	\$4,477.50	\$0.00	\$4,950.00	\$0.00	\$0.00	\$9,427.50		\$9,427.50
<b>2 Sally Cypress</b>								
<b>Profit Sharing</b>								
Pooled	4,000.00	0.00	2,550.00	0.00	0.00	6,550.00	100	6,550.00
<b>401(k) ADP Safe Harbor Nonelective</b>								
Pooled	0.00	0.00	2,550.00	N/A	0.00	2,550.00	100	2,550.00
<b>Salary Reduction</b>								
Pooled	4,000.00	0.00	3,400.00	N/A	0.00	7,400.00	100	7,400.00
<b>Matching</b>								
Pooled	400.00	0.00	0.00	0.00	0.00	400.00	100	400.00
Employee Total:	\$8,400.00	\$0.00	\$8,500.00	\$0.00	\$0.00	\$16,900.00		\$16,900.00
<b>7 Todd Filbert</b>								
<b>Profit Sharing</b>								
Pooled	1,200.00	0.00	1,650.00	0.00	0.00	2,850.00	100	2,850.00
<b>401(k) ADP Safe Harbor Nonelective</b>								
Pooled	0.00	0.00	1,650.00	N/A	0.00	1,650.00	100	1,650.00
<b>Salary Reduction</b>								
Pooled	3,000.00	0.00	2,200.00	N/A	0.00	5,200.00	100	5,200.00



**Account Balance Statement**  
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**For the plan year 1/1/2013 through 12/31/2013**

	Beginning Balance	Gain (Loss)	Contribution	Forfeitures Allocated	Adjustments	Ending Balance	— Vested Amount — Percent	Amount
<b>7 Todd Filbert (cont)</b>								
<b>Matching</b>								
Pooled	300.00	0.00	0.00	0.00	0.00	300.00	100	300.00
Employee Total:	\$4,500.00	\$0.00	\$5,500.00	\$0.00	\$0.00	\$10,000.00		\$10,000.00
<b>4 Susie Ironwood</b>								
<b>Profit Sharing</b>								
Pooled	720.00	0.00	1,335.00	0.00	0.00	2,055.00	100	2,055.00
<b>401(k) ADP Safe Harbor Nonelective</b>								
Pooled	0.00	0.00	1,335.00	N/A	0.00	1,335.00	100	1,335.00
<b>Salary Reduction</b>								
Pooled	960.00	0.00	1,780.00	N/A	0.00	2,740.00	100	2,740.00
Employee Total:	\$1,680.00	\$0.00	\$4,450.00	\$0.00	\$0.00	\$6,130.00		\$6,130.00
<b>3 John Redbud</b>								
<b>Profit Sharing</b>								
Pooled	3,000.00	0.00	1,920.00	0.00	0.00	4,920.00	100	4,920.00
<b>401(k) ADP Safe Harbor Nonelective</b>								
Pooled	0.00	0.00	1,920.00	N/A	0.00	1,920.00	100	1,920.00
<b>Salary Reduction</b>								
Pooled	3,000.00	0.00	2,560.00	N/A	0.00	5,560.00	100	5,560.00
<b>Matching</b>								
Pooled	300.00	0.00	0.00	0.00	0.00	300.00	100	300.00
Employee Total:	\$6,300.00	\$0.00	\$6,400.00	\$0.00	\$0.00	\$12,700.00		\$12,700.00
<b>1 Sam Zelkova</b>								
<b>Profit Sharing</b>								
Pooled	30,750.00	0.00	7,650.00	0.00	0.00	38,400.00	100	38,400.00
<b>Salary Reduction</b>								
Pooled	22,500.00	0.00	23,000.00	N/A	0.00	45,500.00	100	45,500.00
<b>Matching</b>								
Pooled	2,250.00	0.00	0.00	0.00	0.00	2,250.00	100	2,250.00
Employee Total:	\$55,500.00	\$0.00	\$30,650.00	\$0.00	\$0.00	\$86,150.00		\$86,150.00



## Account Balance Statement

### DATAIR 401(k) Plan for Plan Design 1

For the plan year 1/1/2013 through 12/31/2013

	Beginning Balance	Gain (Loss)	Contribution	Forfeitures Allocated	Adjustments	Ending Balance	— Vested Amount — Percent	Amount
<b>Totals for each account:</b>								
<b>Profit Sharing</b>								
Pooled	44,670.00	0.00	18,375.00	0.00	0.00	63,045.00		63,045.00
<b>401(k) ADP Safe Harbor Nonelective</b>								
Pooled	0.00	0.00	10,725.00	0.00	0.00	10,725.00		10,725.00
<b>Salary Reduction</b>								
Pooled	37,685.00	0.00	37,300.00	0.00	0.00	74,985.00		74,985.00
<b>Matching</b>								
Pooled	3,672.50	0.00	0.00	0.00	0.00	3,672.50		3,672.50
<b>Grand Total:</b>	\$86,027.50	\$0.00	\$66,400.00	\$0.00	\$0.00	\$152,427.50		\$152,427.50

