



CliftonLarsonAllen

Combined 401(k) Profit Sharing Plan

for Sample Company

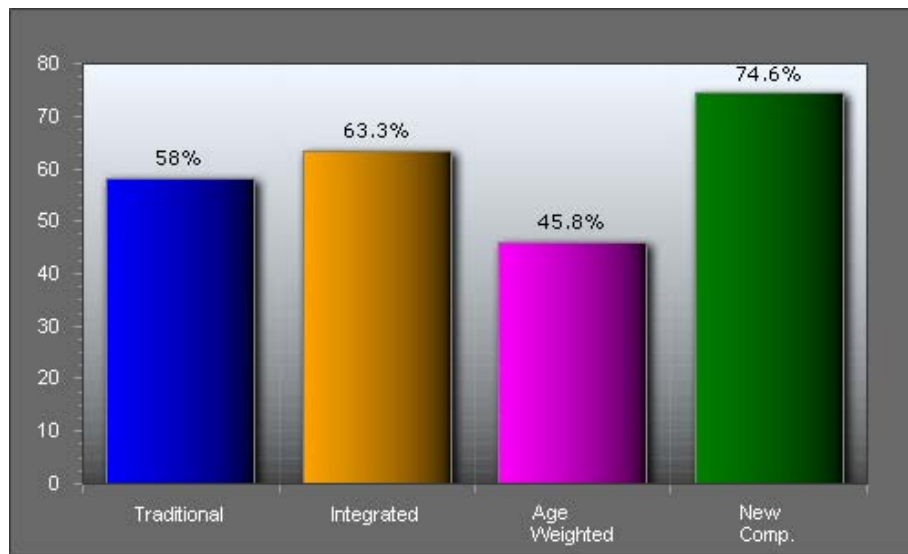
*Prepared By: John Stiglich
CliftonLarsonAllen
13 March 2014*

**Multiple Plan Comparison Report
Sample Company
For the year ending 2013**

Profit Sharing													
					Traditional		Integrated		Age Weighted		New Comparability		
P	O	H	Name	Earnings	Att. Age	Employer Cost	% of Total	Employer Cost	% of Total	Employer Cost	% of Total	Employer Cost	% of Total
*	*	*	Apple, Jonathan	255,000	43	51,000	14.1	51,000	15.4	48,975	10.8	51,000	18.2
			Beach, Sandy	36,250	52	4,762	1.3	3,621	1.1	8,145	1.8	2,160	0.8
			Beber, Sue	46,000	57	6,043	1.7	4,594	1.4	14,847	3.3	2,742	1.0
			Cracker, Jack	26,000	76	3,416	0.9	2,597	0.8	11,918	2.6	1,550	0.6
*	*	*	Dittle, Dave	255,000	48	51,000	14.1	51,000	15.4	51,000	11.3	51,000	18.2
		*	Gaga, Denise	122,000	55	16,027	4.4	14,497	4.4	33,999	7.5	9,760	3.5
			Gilkerson, Skip	69,000	64	9,065	2.5	6,925	2.1	37,827	8.4	4,112	1.5
			Gooding, Doc	44,500	44	5,846	1.6	4,444	1.3	5,846	1.3	2,652	0.9
			Halstead, Sharon	43,000	62	5,649	1.6	4,295	1.3	20,219	4.5	2,563	0.9
			Hanks, Phil	80,000	50	10,510	2.9	8,497	2.6	15,631	3.5	4,768	1.7
			Hill, Beth	78,000	38	10,247	2.8	8,211	2.5	7,187	1.6	4,649	1.7
			Jones, Amy	47,250	39	6,207	1.7	4,719	1.4	4,603	1.0	2,816	1.0
*	*	*	Kane, Phil	255,000	72	56,500	15.6	56,500	17.1	56,500	12.5	56,500	20.1
			Keyes, Alicia	20,000	31	2,627	0.7	1,998	0.6	1,302	0.3	1,192	0.4
			Lambert, Miranda	51,500	33	6,766	1.9	5,144	1.6	3,673	0.8	3,069	1.1
			Lowe, Sharon	38,000	71	4,992	1.4	3,795	1.1	19,975	4.4	2,265	0.8
			Mork, Mindy	86,000	45	11,298	3.1	9,354	2.8	12,039	2.7	5,126	1.8
*	*	*	Mouse, Mike	255,000	44	51,000	14.1	51,000	15.4	51,000	11.3	51,000	18.2
			Presley, Valerie	68,000	45	8,933	2.5	6,792	2.1	9,519	2.1	4,053	1.4
			Queen, Elizabeth	31,000	29	4,073	1.1	3,096	0.9	1,854	0.4	1,848	0.7
			Reagan, Nancy	51,500	49	6,766	1.9	5,144	1.6	9,395	2.1	3,069	1.1
			Simpson, Brenda	32,000	42	4,204	1.2	3,196	1.0	3,716	0.8	1,907	0.7
			Simpson, Becky	23,000	58	3,022	0.8	2,297	0.7	7,996	1.8	1,371	0.5
			Smith, Laura	51,000	47	6,700	1.9	5,094	1.5	8,134	1.8	3,040	1.1
			Toews, Scott	113,000	32	14,845	4.1	13,212	4.0	7,694	1.7	6,735	2.4
TOTALS ->				2,177,000		361,498	100.0	331,022	100.0	452,994	100.0	280,947	100.0

Legend: P - Principal, O - Owner, H - Highly Compensated Employees

Principal Cost as % of Total Plan Cost



	Earnings	Traditional		Integrated		Age Weighted		New Comparability	
		Employer Cost	% of Total	Employer Cost	% of Total	Employer Cost	% of Total	Employer Cost	% of Total
Principals	1,020,000	209,500	58.0	209,500	63.3	207,475	45.8	209,500	74.6
Non-Principals	1,157,000	151,998	42.0	121,522	36.7	245,519	54.2	71,447	25.4
Grand Totals ->	2,177,000	361,498	100.0	331,022	100.0	452,994	100.0	280,947	100.0

Comparison of Profit Sharing Allocation Formulas

Sample Company

For the year ending 2013

P	O	H	Name	Earnings	Att. Age	401K Contribution		Profit Sharing Contribution											
						Deferral	Safe Harbor	Traditional			Integrated			Age Weighted			New Comparability		
								\$	% of Pay	% of Total	\$	% of Pay	% of Total	\$	% of Pay	% of Total	\$	% of Pay	% of Total
*	*	*	Apple , Jonathan	255,000	43	17,500	7,650	25,850	10.1	11.7	25,850	10.1	13.6	23,825	9.3	7.6	25,850	10.1	18.4
*	*	*	Dittle , Dave	255,000	48	17,500	7,650	25,850	10.1	11.7	25,850	10.1	13.6	25,850	10.1	8.3	25,850	10.1	18.4
*	*	*	Kane , Phil	255,000	72	23,000	7,650	25,850	10.1	11.7	25,850	10.1	13.6	25,850	10.1	8.3	25,850	10.1	18.4
*	*	*	Mouse , Mike	255,000	44	17,500	7,650	25,850	10.1	11.7	25,850	10.1	13.6	25,850	10.1	8.3	25,850	10.1	18.4
			Beach , Sandy	36,250	52	725	1,088	3,675	10.1	1.7	2,533	7.0	1.3	7,058	19.5	2.3	1,073	3.0	0.8
			Beber , Sue	46,000	57	920	1,380	4,663	10.1	2.1	3,214	7.0	1.7	13,467	29.3	4.3	1,362	3.0	1.0
			Cracker , Jack	26,000	76	520	780	2,636	10.1	1.2	1,817	7.0	1.0	11,138	42.8	3.6	770	3.0	0.5
		*	Gaga , Denise	122,000	55	2,440	3,660	12,367	10.1	5.6	10,837	8.9	5.7	30,339	24.9	9.7	6,100	5.0	4.4
			Gilkerson , Skip	69,000	64	1,380	2,070	6,995	10.1	3.2	4,855	7.0	2.6	35,757	51.8	11.5	2,042	3.0	1.5
			Gooding , Doc	44,500	44	890	1,335	4,511	10.1	2.0	3,109	7.0	1.6	4,511	10.1	1.4	1,317	3.0	0.9
			Halstead , Sharon	43,000	62	860	1,290	4,359	10.1	2.0	3,005	7.0	1.6	18,929	44.0	6.1	1,273	3.0	0.9

Plan Comparison

		Hanks , Phil	80,000	50	1,600	2,400	8,110	10.1	3.7	6,097	7.6	3.2	13,231	16.5	4.2	2,368	3.0	1.7
		Hill , Beth	78,000	38	1,560	2,340	7,907	10.1	3.6	5,871	7.5	3.1	4,847	6.2	1.6	2,309	3.0	1.6
		Jones , Amy	47,250	39	945	1,418	4,790	10.1	2.2	3,302	7.0	1.7	3,185	6.7	1.0	1,399	3.0	1.0
		Keyes , Alicia	20,000	31	400	600	2,027	10.1	0.9	1,398	7.0	0.7	702	3.5	0.2	592	3.0	0.4
		Lambert , Miranda	51,500	33	1,030	1,545	5,221	10.1	2.4	3,599	7.0	1.9	2,128	4.1	0.7	1,524	3.0	1.1
		Lowe , Sharon	38,000	71	760	1,140	3,852	10.1	1.7	2,655	7.0	1.4	18,835	49.6	6.0	1,125	3.0	0.8
		Mork , Mindy	86,000	45	1,720	2,580	8,718	10.1	4.0	6,774	7.9	3.6	9,459	11.0	3.0	2,546	3.0	1.8
		Presley , Valerie	68,000	45	1,360	2,040	6,893	10.1	3.1	4,752	7.0	2.5	7,479	11.0	2.4	2,013	3.0	1.4
		Queen , Elizabeth	31,000	29	620	930	3,143	10.1	1.4	2,166	7.0	1.1	924	3.0	0.3	918	3.0	0.7
		Reagan , Nancy	51,500	49	1,030	1,545	5,221	10.1	2.4	3,599	7.0	1.9	7,850	15.2	2.5	1,524	3.0	1.1
		Simpson , Becky	23,000	58	460	690	2,332	10.1	1.1	1,607	7.0	0.8	7,306	31.8	2.3	681	3.0	0.5
		Simpson , Brenda	32,000	42	640	960	3,244	10.1	1.5	2,236	7.0	1.2	2,756	8.6	0.9	947	3.0	0.7
		Smith , Laura	51,000	47	1,020	1,530	5,170	10.1	2.3	3,564	7.0	1.9	6,604	12.9	2.1	1,510	3.0	1.1
		Toews , Scott	113,000	32	2,260	3,390	11,455	10.1	5.2	9,822	8.7	5.2	4,304	3.8	1.4	3,345	3.0	2.4
TOTALS ->			2,177,000		98,640	65,311	220,689		100.0	190,212		100.0	312,184		100.0	140,138		100.0

Legend: P - Principal, O - Owner, H - Highly Compensated Employees

	Earnings	Deferral	Safe Harbor	Traditional	% of Total	Integrated	% of Total	Age Weighted	% of Total	New Comparability	% of Total
Principals	1,020,000	75,500	30,600	103,400	46.9	103,400	54.4	101,375	32.5	103,400	73.8
Non-Principals	1,157,000	23,140	34,711	117,289	53.1	86,812	45.6	210,809	67.5	36,738	26.2
Grand Totals ->	2,177,000	98,640	65,311	220,689	100.0	190,212	100.0	312,184	100.0	140,138	100.0

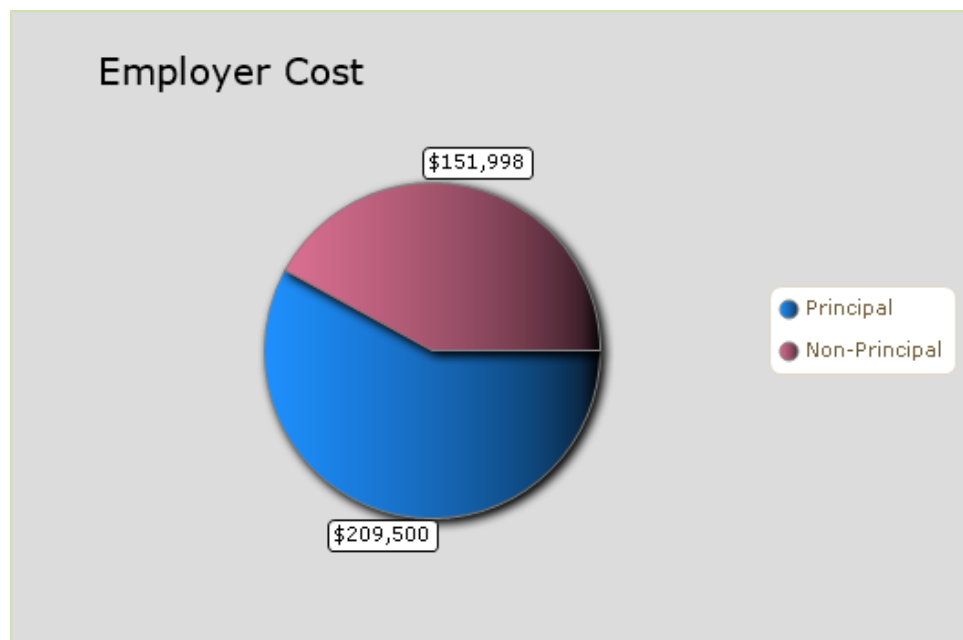
**Sample Company
401(k)/ Profit Sharing Plan
Contribution Report
For the Plan Year 1/1/2013 through 12/31/2013**

P	O	H	Name	Earnings	Att. Age	Deferral		3% Safe Harbor		Profit Sharing		Catch Up	Total Contribution		
						\$	%	\$	%	\$	%	\$	Amount	% of Pay	Employer Cost
*	*	*	Apple , Jonathan	255,000	43	17,500	6.86	7,650	25,850	10.14	0	51,000	20.00	51,000	14.11
			Beach , Sandy	36,250	52	725	2.00	1,088	3,675	10.14	0	5,487	15.14	4,762	1.32
			Beber , Sue	46,000	57	920	2.00	1,380	4,663	10.14	0	6,963	15.14	6,043	1.67
			Cracker , Jack	26,000	76	520	2.00	780	2,636	10.14	0	3,936	15.14	3,416	0.94
*	*	*	Dittle , Dave	255,000	48	17,500	6.86	7,650	25,850	10.14	0	51,000	20.00	51,000	14.11
		*	Gaga , Denise	122,000	55	2,440	2.00	3,660	12,367	10.14	0	18,467	15.14	16,027	4.43
			Gilkerson , Skip	69,000	64	1,380	2.00	2,070	6,995	10.14	0	10,445	15.14	9,065	2.51

			Gooding , Doc	44,500	44	890	2.00	1,335	4,511	10.14	0	6,736	15.14	5,846	1.62
			Halstead , Sharon	43,000	62	860	2.00	1,290	4,359	10.14	0	6,509	15.14	5,649	1.56
			Hanks , Phil	80,000	50	1,600	2.00	2,400	8,110	10.14	0	12,110	15.14	10,510	2.91
			Hill , Beth	78,000	38	1,560	2.00	2,340	7,907	10.14	0	11,807	15.14	10,247	2.83
			Jones , Amy	47,250	39	945	2.00	1,418	4,790	10.14	0	7,152	15.14	6,207	1.72
*	*	*	Kane , Phil	255,000	72	17,500	6.86	7,650	25,850	10.14	5,500	56,500	22.16	56,500	15.63
			Keyes , Alicia	20,000	31	400	2.00	600	2,027	10.14	0	3,027	15.14	2,627	0.73
			Lambert , Miranda	51,500	33	1,030	2.00	1,545	5,221	10.14	0	7,796	15.14	6,766	1.87
			Lowe , Sharon	38,000	71	760	2.00	1,140	3,852	10.14	0	5,752	15.14	4,992	1.38
			Mork , Mindy	86,000	45	1,720	2.00	2,580	8,718	10.14	0	13,018	15.14	11,298	3.13
*	*	*	Mouse , Mike	255,000	44	17,500	6.86	7,650	25,850	10.14	0	51,000	20.00	51,000	14.11
			Presley , Valerie	68,000	45	1,360	2.00	2,040	6,893	10.14	0	10,293	15.14	8,933	2.47
			Queen , Elizabeth	31,000	29	620	2.00	930	3,143	10.14	0	4,693	15.14	4,073	1.13
			Reagan , Nancy	51,500	49	1,030	2.00	1,545	5,221	10.14	0	7,796	15.14	6,766	1.87
			Simpson , Brenda	32,000	42	640	2.00	960	3,244	10.14	0	4,844	15.14	4,204	1.16
			Simpson , Becky	23,000	58	460	2.00	690	2,332	10.14	0	3,482	15.14	3,022	0.84
			Smith , Laura	51,000	47	1,020	2.00	1,530	5,170	10.14	0	7,720	15.14	6,700	1.85
			Toews , Scott	113,000	32	2,260	2.00	3,390	11,455	10.14	0	17,105	15.14	14,845	4.11
TOTALS ->				2,177,000		93,140		65,310	220,688		5,500	384,638		361,498	100.00

Legend: P - Principal, O - Owner, H - Highly Compensated Employees

*** Report Summary ***				
	Earnings	Employer Cost	% of Pay	% of Total
Principals	1,020,000	209,500	20.54	57.95
Non-Principals	1,157,000	151,998	13.14	42.05
Grand Totals ->	2,177,000	361,498	16.61	100.00

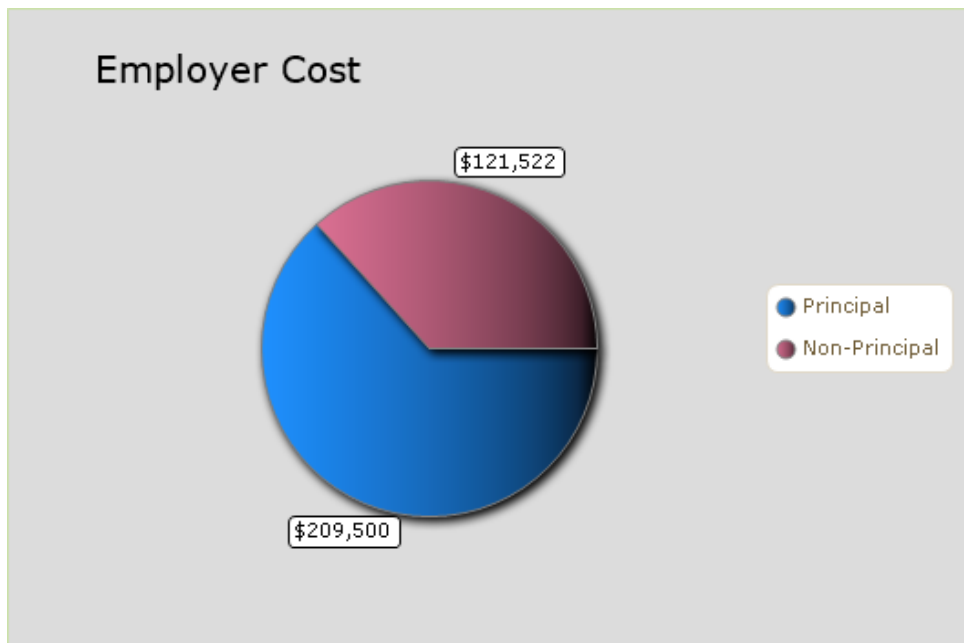


Sample Company
401(k)/Integrated Profit Sharing Plan
Contribution Report
For the Plan Year 1/1/2013 through 12/31/2013

P	O	H	Name	Earnings	Att. Age	Deferral		3% Safe Harbor	Profit Sharing		Catch Up	Total Contribution			
						\$	%	\$	\$	%	\$	Amount	% of Pay	Employer Cost	% of Total
*	*	*	Apple , Jonathan	255,000	43	17,500	6.86	7,650	25,850	10.14	0	51,000	20.00	51,000	15.41
			Beach , Sandy	36,250	52	725	2.00	1,088	2,533	6.99	0	4,346	11.99	3,621	1.09
			Beber , Sue	46,000	57	920	2.00	1,380	3,214	6.99	0	5,514	11.99	4,594	1.39
			Cracker , Jack	26,000	76	520	2.00	780	1,817	6.99	0	3,117	11.99	2,597	0.78
*	*	*	Dittle , Dave	255,000	48	17,500	6.86	7,650	25,850	10.14	0	51,000	20.00	51,000	15.41
		*	Gaga , Denise	122,000	55	2,440	2.00	3,660	10,837	8.88	0	16,937	13.88	14,497	4.38
			Gilkerson , Skip	69,000	64	1,380	2.00	2,070	4,855	7.04	0	8,305	12.04	6,925	2.09
			Gooding , Doc	44,500	44	890	2.00	1,335	3,109	6.99	0	5,334	11.99	4,444	1.34
			Halstead , Sharon	43,000	62	860	2.00	1,290	3,005	6.99	0	5,155	11.99	4,295	1.30
			Hanks , Phil	80,000	50	1,600	2.00	2,400	6,097	7.62	0	10,097	12.62	8,497	2.57
			Hill , Beth	78,000	38	1,560	2.00	2,340	5,871	7.53	0	9,771	12.53	8,211	2.48
			Jones , Amy	47,250	39	945	2.00	1,418	3,302	6.99	0	5,664	11.99	4,719	1.43
*	*	*	Kane , Phil	255,000	72	17,500	6.86	7,650	25,850	10.14	5,500	56,500	22.16	56,500	17.07
			Keyes , Alicia	20,000	31	400	2.00	600	1,398	6.99	0	2,398	11.99	1,998	0.60
			Lambert , Miranda	51,500	33	1,030	2.00	1,545	3,599	6.99	0	6,174	11.99	5,144	1.55
			Lowe , Sharon	38,000	71	760	2.00	1,140	2,655	6.99	0	4,555	11.99	3,795	1.15
			Mork , Mindy	86,000	45	1,720	2.00	2,580	6,774	7.88	0	11,074	12.88	9,354	2.83
*	*	*	Mouse , Mike	255,000	44	17,500	6.86	7,650	25,850	10.14	0	51,000	20.00	51,000	15.41
			Presley , Valerie	68,000	45	1,360	2.00	2,040	4,752	6.99	0	8,152	11.99	6,792	2.05
			Queen , Elizabeth	31,000	29	620	2.00	930	2,166	6.99	0	3,716	11.99	3,096	0.94
			Reagan , Nancy	51,500	49	1,030	2.00	1,545	3,599	6.99	0	6,174	11.99	5,144	1.55
			Simpson , Brenda	32,000	42	640	2.00	960	2,236	6.99	0	3,836	11.99	3,196	0.97
			Simpson , Becky	23,000	58	460	2.00	690	1,607	6.99	0	2,757	11.99	2,297	0.69
			Smith , Laura	51,000	47	1,020	2.00	1,530	3,564	6.99	0	6,114	11.99	5,094	1.54
			Toews , Scott	113,000	32	2,260	2.00	3,390	9,822	8.69	0	15,472	13.69	13,212	3.99
TOTALS ->				2,177,000		93,140		65,310	190,210		5,500	354,162		331,022	100.00

Legend: P - Principal, O - Owner, H - Highly Compensated Employees

*** Report Summary ***				
	Earnings	Employer Cost	% of Pay	% of Total
Principals	1,020,000	209,500	20.54	63.29
Non-Principals	1,157,000	121,522	10.50	36.71
Grand Totals ->	2,177,000	331,022	15.21	100.00



Sample Company
401(k)/Age Weighted Profit Sharing Plan
Contribution Report
For the Plan Year 1/1/2013 through 12/31/2013

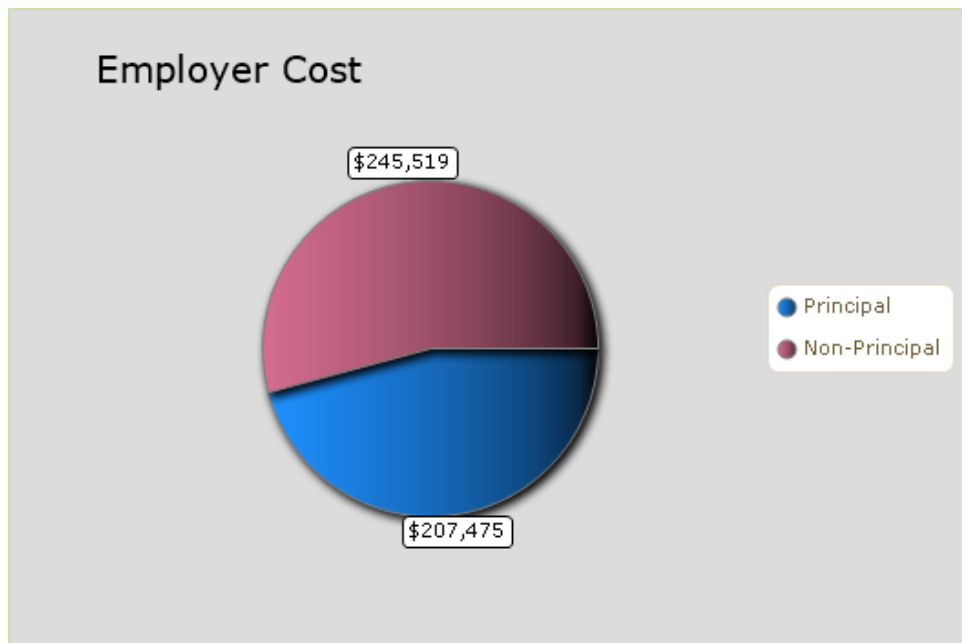
P	O	H	Name	Earnings	Att. Age	Deferral		3% Safe Harbor	Profit Sharing		Catch Up	Total Contribution			
						\$	%	\$	\$	%	\$	Amount	% of Pay	Employer Cost	% of Total
*	*	*	Apple , Jonathan	255,000	43	17,500	6.86	7,650	23,825	9.34	0	48,975	19.21	48,975	10.81
			Beach , Sandy	36,250	52	725	2.00	1,088	7,058	19.47	0	8,870	24.47	8,145	1.80
			Beber , Sue	46,000	57	920	2.00	1,380	13,467	29.28	0	15,767	34.28	14,847	3.28
			Cracker , Jack	26,000	76	520	2.00	780	11,138	42.84	0	12,438	47.84	11,918	2.63
*	*	*	Dittle , Dave	255,000	48	17,500	6.86	7,650	25,850	10.14	0	51,000	20.00	51,000	11.26
		*	Gaga , Denise	122,000	55	2,440	2.00	3,660	30,339	24.87	0	36,439	29.87	33,999	7.51
			Gilkerson , Skip	69,000	64	1,380	2.00	2,070	35,757	51.82	0	39,207	56.82	37,827	8.35
			Gooding , Doc	44,500	44	890	2.00	1,335	4,511	10.14	0	6,736	15.14	5,846	1.29
			Halstead , Sharon	43,000	62	860	2.00	1,290	18,929	44.02	0	21,079	49.02	20,219	4.46
			Hanks , Phil	80,000	50	1,600	2.00	2,400	13,231	16.54	0	17,231	21.54	15,631	3.45
			Hill , Beth	78,000	38	1,560	2.00	2,340	4,847	6.21	0	8,747	11.21	7,187	1.59
			Jones , Amy	47,250	39	945	2.00	1,418	3,185	6.74	0	5,548	11.74	4,603	1.02
*	*	*	Kane , Phil	255,000	72	17,500	6.86	7,650	25,850	10.14	5,500	56,500	22.16	56,500	12.47
			Keyes , Alicia	20,000	31	400	2.00	600	702	3.51	0	1,702	8.51	1,302	0.29
			Lambert , Miranda	51,500	33	1,030	2.00	1,545	2,128	4.13	0	4,703	9.13	3,673	0.81
			Lowe , Sharon	38,000	71	760	2.00	1,140	18,835	49.56	0	20,735	54.57	19,975	4.41
			Mork , Mindy	86,000	45	1,720	2.00	2,580	9,459	11.00	0	13,759	16.00	12,039	2.66
*	*	*	Mouse , Mike	255,000	44	17,500	6.86	7,650	25,850	10.14	0	51,000	20.00	51,000	11.26
			Presley , Valerie	68,000	45	1,360	2.00	2,040	7,479	11.00	0	10,879	16.00	9,519	2.10
			Queen , Elizabeth	31,000	29	620	2.00	930	924	2.98	0	2,474	7.98	1,854	0.41
			Reagan , Nancy	51,500	49	1,030	2.00	1,545	7,850	15.24	0	10,425	20.24	9,395	2.07

Plan Comparison

	Simpson , Brenda	32,000	42	640	2.00	960	2,756	8.61	0	4,356	13.61	3,716	0.82
	Simpson , Becky	23,000	58	460	2.00	690	7,306	31.76	0	8,456	36.77	7,996	1.77
	Smith , Laura	51,000	47	1,020	2.00	1,530	6,604	12.95	0	9,154	17.95	8,134	1.80
	Toews , Scott	113,000	32	2,260	2.00	3,390	4,304	3.81	0	9,954	8.81	7,694	1.70
TOTALS ->		2,177,000		93,140		65,310	312,183		5,500	476,134		452,994	100.00

Legend: P - Principal, O - Owner, H - Highly Compensated Employees

*** Report Summary ***				
	Earnings	Employer Cost	% of Pay	% of Total
Principals	1,020,000	207,475	20.34	45.80
Non-Principals	1,157,000	245,519	21.22	54.20
Grand Totals ->	2,177,000	452,994	20.81	100.00



**Sample Company
401(k)/New Comparability Profit Sharing Plan
Contribution Report
For the Plan Year 1/1/2013 through 12/31/2013**

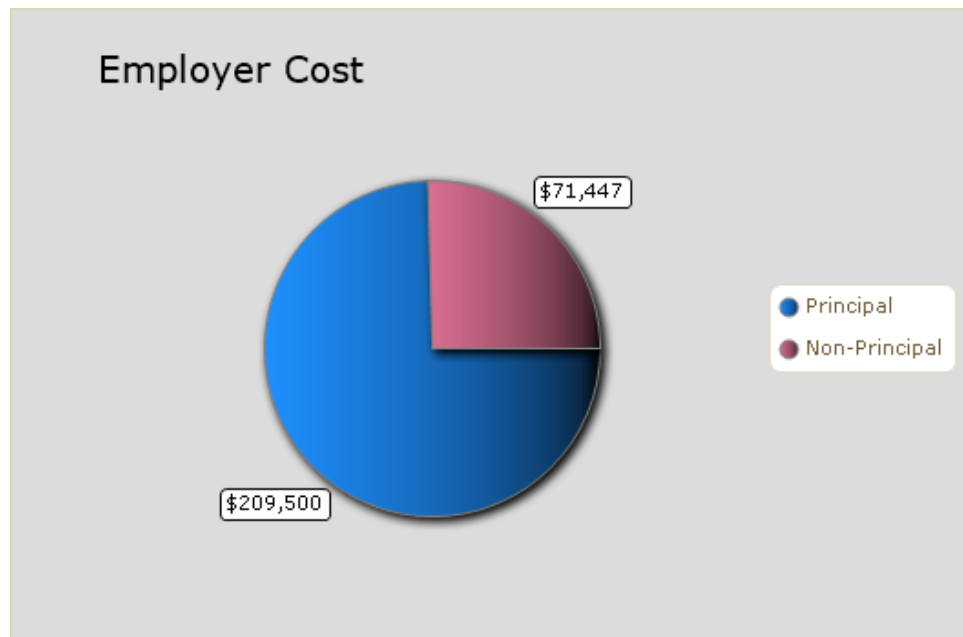
P	O	H	C	Name	Earnings	Att. Age	Deferral		3% Safe Harbor		Profit Sharing		Catch Up	Total Contribution			
							\$	%	\$	\$	%	\$		Amount	% of Pay	Employer Cost	% of Total
*	*	*	A	Apple , Jonathan	255,000	43	17,500	6.86	7,650	25,850	10.14	0	51,000	20.00	51,000	18.15	
*	*	*	A	Dittle , Dave	255,000	48	17,500	6.86	7,650	25,850	10.14	0	51,000	20.00	51,000	18.15	
*	*	*	A	Kane , Phil	255,000	72	17,500	6.86	7,650	25,850	10.14	5,500	56,500	22.16	56,500	20.11	
*	*	*	A	Mouse , Mike	255,000	44	17,500	6.86	7,650	25,850	10.14	0	51,000	20.00	51,000	18.15	
			B	Beach , Sandy	36,250	52	725	2.00	1,088	1,073	2.96	0	2,886	7.96	2,160	0.77	
			B	Beber , Sue	46,000	57	920	2.00	1,380	1,362	2.96	0	3,662	7.96	2,742	0.98	

Plan Comparison

	B	Cracker , Jack	26,000	76	520	2.00	780	770	2.96	0	2,070	7.96	1,550	0.55
	B	Gilkerson , Skip	69,000	64	1,380	2.00	2,070	2,042	2.96	0	5,492	7.96	4,112	1.46
	B	Gooding , Doc	44,500	44	890	2.00	1,335	1,317	2.96	0	3,542	7.96	2,652	0.94
	B	Halstead , Sharon	43,000	62	860	2.00	1,290	1,273	2.96	0	3,423	7.96	2,563	0.91
	B	Hanks , Phil	80,000	50	1,600	2.00	2,400	2,368	2.96	0	6,368	7.96	4,768	1.70
	B	Hill , Beth	78,000	38	1,560	2.00	2,340	2,309	2.96	0	6,209	7.96	4,649	1.65
	B	Jones , Amy	47,250	39	945	2.00	1,418	1,399	2.96	0	3,761	7.96	2,816	1.00
	B	Keyes , Alicia	20,000	31	400	2.00	600	592	2.96	0	1,592	7.96	1,192	0.42
	B	Lambert , Miranda	51,500	33	1,030	2.00	1,545	1,524	2.96	0	4,099	7.96	3,069	1.09
	B	Lowe , Sharon	38,000	71	760	2.00	1,140	1,125	2.96	0	3,025	7.96	2,265	0.81
	B	Mork , Mindy	86,000	45	1,720	2.00	2,580	2,546	2.96	0	6,846	7.96	5,126	1.82
	B	Presley , Valerie	68,000	45	1,360	2.00	2,040	2,013	2.96	0	5,413	7.96	4,053	1.44
	B	Queen , Elizabeth	31,000	29	620	2.00	930	918	2.96	0	2,468	7.96	1,848	0.66
	B	Reagan , Nancy	51,500	49	1,030	2.00	1,545	1,524	2.96	0	4,099	7.96	3,069	1.09
	B	Simpson , Becky	23,000	58	460	2.00	690	681	2.96	0	1,831	7.96	1,371	0.49
	B	Simpson , Brenda	32,000	42	640	2.00	960	947	2.96	0	2,547	7.96	1,907	0.68
	B	Smith , Laura	51,000	47	1,020	2.00	1,530	1,510	2.96	0	4,060	7.96	3,040	1.08
	B	Toews , Scott	113,000	32	2,260	2.00	3,390	3,345	2.96	0	8,995	7.96	6,735	2.40
	* C	Gaga , Denise	122,000	55	2,440	2.00	3,660	6,100	5.00	0	12,200	10.00	9,760	3.47
TOTALS ->			2,177,000		93,140		65,310	140,136		5,500	304,088		280,947	100.00

Legend: P - Principal, O - Owner, H - Highly Compensated Employees, C - Class

*** Report Summary ***				
	Earnings	Employer Cost	% of Pay	% of Total
Principals	1,020,000	209,500	20.54	74.57
Non-Principals	1,157,000	71,447	6.18	25.43
Grand Totals ->	2,177,000	280,947	12.91	100.00



PLAN PROVISIONS

DATES Effective - 01/01/2013
Valuation - 12/31/2013
Eligibility - 01/01/2013

ELIGIBILITY Minimum Age: 0
Minimum Service: 0 Months
Plan Entry: Immediate

RETIREMENT First of the Month coincident with or following attainment of age 65.

VESTING SCHEDULE 2/20
Year 1 2 3 4 5 6
Vesting % 0 20 40 60 80 100

I. Defined Benefit

RETIREMENT BENEFIT FORMULA 3.8282% of average monthly compensation multiplied by total years of participation limited to 21 years.

COMPENSATION Final Average

415 DOLLAR LIMIT \$17,083 per month

NORMAL FORM Life Annuity

ACTUARIAL COST METHOD Individual Aggregate

ACTUARIAL ASSUMPTIONS

PRE-RETIREMENT:	Interest Rate -	5.5% per year
	Mortality Table -	None
	Turn Over/Disability -	None
	Salary Scale -	None
POST-RETIREMENT:	Interest Rate -	5.5% per year
	Mortality Table -	94GAR (50/50)
	Expense Load -	None

II. Traditional Profit Sharing

CONTRIBUTION FORMULA 401(k) Deferral Percentage: 100% (Owner), 2% (Non-owner)

Safe Harbor : 3% Non-elective Contribution (100% Vested).
10.14% of eligible plan compensation pro-rata on eligible plan compensation.

III. Integrated Profit Sharing

CONTRIBUTION FORMULA 401(k) Deferral Percentage: 100% (Owner), 2% (Non-owner)

Safe Harbor : 3% Non-elective Contribution (100% Vested).

Integrated allocation of 8.74% of eligible plan compensation based on a 4.3% spread and an integration level of \$68,220.

IV. Age Weighted

CONTRIBUTION FORMULA 401(k) Deferral Percentage: 100% (Owner), 2% (Non-owner)

Safe Harbor : 3% Non-elective Contribution (100% Vested).

\$347,308.00 allocated proportional to the participants' present value of a benefit payable at normal retirement age equal to 1% of pay. Using pre-retirement interest of 8.5%, post-retirement interest of 7.5%, and 83 IAM (f) rates mortality to calculate the present value.

V. New Comparability

CONTRIBUTION FORMULA 401(k) Deferral Percentage: 100% (Owner), 2% (Non-owner)

Safe Harbor : 3% Non-elective Contribution (100% Vested).

<u>Class</u>	<u>Formula Description</u>
A = Owner	10.14% per participant
B = Non-Owner	2.96% per participant
C = Non-Owner HCEs	5% per participant

Testing Assumptions

Age	65
Pre-Retirement Interest Rate	8.5

Post-Retirement Interest Rate	7.5
Mortality Table	83 IAM (f)
Impute Disparity	No
401(a)(4) Non-discrimination Test Result	Pass