

QUALIFIED PLAN DESIGN

PREPARED FOR:

**ABC Inustries
PROFIT SHARING / 401(K) / MATCH / FAIL-SAFE**

PREPARED BY:

BLAZE SSI CORPORATION

DATE PREPARED: 03/02/2010

ABC Industries
401(k) Profit Sharing Plan
VALUATION AS OF 12/31/2010
Summary of Plan Provisions

Plan Effective Date	January 1, 2004
Beginning of Plan Year	January 1, 2010
Participation Eligibility	Minimum age: None Minimum months of service: None
Plan Entry Date	03/01 nearest the satisfaction of the participation requirements
Plan Sponsor Contrib Eligibility	Minimum age: 21 and Minimum months of service: 12
Plan Sponsor Contrib Elig Date	Plan anniversary nearest the satisfaction of the participation requirements
Matching Contribution Eligibility	Minimum age: 20 and Minimum months of service: 6
Matching Contrib Eligibility Date	First of month coincident with or following the satisfaction of the requirements
Normal Retirement Date	Plan anniversary nearest age 65 and the completion of 5 years of participation Not to exceed the later of age 65 and 5 years of participation
Normal Retirement Benefit	Benefit provided by account balance at NRD
Total Plan Contribution	\$52,234.20 Employer Contribution: \$18,884.20 IRC401(k) Contribution: \$18,800.00 IRC401(k) Catch-Up: \$5,500.00 Matching Contribution: \$9,050.00
Total Earnings	\$0.00
Allocation of Contribution	Within Census Subgroups Maximum annual account addition: Lesser of \$41,000 or 100% of pay Annual salary up to \$245,000 considered
Matching Provision	Plan Sponsor matches: IRC401(k) Elective Deferrals 100% matched on up to 3% of pay Annual salary up to \$245,000 considered
IRC401(k) Deferral	Salary reduction provision
Allocation of Forfeitures	Reallocated on salary ratio basis Terminees with at least the required hours receive an ER Match Terminees with at least the required hours receive employer contributions and forfeitures

ABC Industries
401(k) Profit Sharing Plan
VALUATION AS OF 12/31/2010
Summary of Plan Provisions

Pre-Retirement Death Benefit	Lump sum payable on death of participant
Fund Amount	Current account balance
Insurance Amount	Benefit supported by 30.000% of participant's current 401(a) Employer contribution Premium mode for increases: Annual
Vested Retirement Benefit	Vesting Schedule: 20% a year after 2 years (100% after 6 years) Computation Period: Elapsed Time Method Based on periods of service rounded to nearest year
Accrued Benefit	Current account balance

ABC Industries
401(k) Profit Sharing Plan
VALUATION AS OF 12/31/2010
Summary Of Accounts

Account Description	Prior Account Balance	Transfers Withd(-)	Earnings Losses(-)	Forfeiture	Current Contrib	Premium Charged	Current Account Balance	Pct Vested	Vested Account Balance
Highlypaid, Michael									
401(a) Employer	650,000.00	0.00	0.00	0.00	17,150.00	5,144.95	662,005.05	100.00	662,005.05
IRC401(k):Bond	125,000.00	0.00	0.00	0.00	5,775.00	0.00	130,775.00	100.00	130,775.00
IRC401(k):stock	100,000.00	0.00	0.00	0.00	10,725.00	0.00	110,725.00	100.00	110,725.00
IRC401(k):Money Mark	10,000.00	0.00	0.00	0.00	0.00	0.00	10,000.00	100.00	10,000.00
Catch Up Deferral	30,000.00	0.00	0.00	0.00	5,500.00	0.00	35,500.00	100.00	35,500.00
401(m) Matching	125,000.00	0.00	0.00	0.00	7,350.00	0.00	132,350.00	100.00	132,350.00
Insurance							0.00	100.00	0.00
Total	1,040,000.00	0.00	0.00	0.00	46,500.00	5,144.95	1,081,355.05		1,081,355.05
Nonkey, Florence									
401(a) Employer	35,000.00	0.00	0.00	0.00	1,334.00	400.19	35,933.81	100.00	35,933.81
IRC401(k):Bond	12,000.00	0.00	0.00	0.00	660.00	0.00	12,660.00	100.00	12,660.00
IRC401(k):stock	15,000.00	0.00	0.00	0.00	660.00	0.00	15,660.00	100.00	15,660.00
IRC401(k):Money Mark	100.00	0.00	0.00	0.00	680.00	0.00	780.00	100.00	780.00
401(m) Matching	12,500.00	0.00	0.00	0.00	1,500.00	0.00	14,000.00	100.00	14,000.00
Insurance							0.00	100.00	0.00
Total	74,600.00	0.00	0.00	0.00	4,834.00	400.19	79,033.81		79,033.81
Breakinservice, Lisa									
401(a) Employer	10,000.00	0.00	0.00	0.00	400.20	0.00	10,400.20	100.00	10,400.20
IRC401(k):Bond	10,000.00	0.00	0.00	0.00	100.00	0.00	10,100.00	100.00	10,100.00
IRC401(k):stock	10,000.00	0.00	0.00	0.00	100.00	0.00	10,100.00	100.00	10,100.00
IRC401(k):Money Mark	1,000.00	0.00	0.00	0.00	0.00	0.00	1,000.00	100.00	1,000.00
401(m) Matching	15,000.00	0.00	0.00	0.00	200.00	0.00	15,200.00	100.00	15,200.00
Total	46,000.00	0.00	0.00	0.00	800.20	0.00	46,800.20		46,800.20
Terminee, Barbara									
401(a) Employer	5,000.00	0.00	0.00	0.00	0.00	0.00	5,000.00	100.00	5,000.00
IRC401(k):Bond	5,000.00	0.00	0.00	0.00	0.00	0.00	5,000.00	100.00	5,000.00
401(m) Matching	2,500.00	0.00	0.00	0.00	0.00	0.00	2,500.00	100.00	2,500.00
Total	12,500.00	0.00	0.00	0.00	0.00	0.00	12,500.00		12,500.00
Matchinelig, Fred									
IRC401(k):Bond	1,000.00	0.00	0.00	0.00	100.00	0.00	1,100.00	100.00	1,100.00
New, James									
No Active Accounts									

ABC Industries
401(k) Profit Sharing Plan
VALUATION AS OF 12/31/2010
Summary Of Accounts

Account Description	Prior Account Balance	Transfers Withd(-)	Earnings Losses(-)	Forfeiture	Current Contrib	Premium Charged	Current Account Balance	Pct Vested	Vested Account Balance
Plan Totals									
401(a) Employer	700,000.00	0.00	0.00	0.00	18,884.20	5,545.14	713,339.06		713,339.06
IRC401(k):Bond	153,000.00	0.00	0.00	0.00	6,635.00	0.00	159,635.00		159,635.00
IRC401(k):stock	125,000.00	0.00	0.00	0.00	11,485.00	0.00	136,485.00		136,485.00
IRC401(k):Money Mark	11,100.00	0.00	0.00	0.00	680.00	0.00	11,780.00		11,780.00
Catch Up Deferral	30,000.00	0.00	0.00	0.00	5,500.00	0.00	35,500.00		35,500.00
401(m) Matching	155,000.00	0.00	0.00	0.00	9,050.00	0.00	164,050.00		164,050.00
Total	1,174,100.00	0.00	0.00	0.00	52,234.20	5,545.14	1,220,789.06		1,220,789.06

ABC Industries
401(k) Profit Sharing Plan
VALUATION AS OF 12/31/2010
Employee Eligibility Report

Employee Name	Date Of Birth	Date Of Hire	Plan Eligibility Status	Plan Entry Date	Plan Sponsor Contribution Elig Status	Sponsor Contrib Elig Date	Match Contribution Elig Status	Match Elig Date	
Highlypaid, Michael	06/12/54	08/15/80	Eligible	01/01/04	Eligible	01/01/04	Eligible	01/01/04	KH
Nonkey, Florence	01/26/75	01/31/99	Eligible	01/01/04	Eligible	01/01/04	Eligible	01/01/04	
Breakinservice, Lisa	05/14/77	05/12/05	Eligible	03/01/05	Eligible	01/01/06	Eligible	12/01/05	T
Terminee, Barbara	01/15/80	08/26/03	Eligible	01/01/04	Eligible	01/01/05	Eligible	03/01/04	T
Matchinelig, Fred	01/26/92	02/15/08	Eligible	03/01/08	Inelig-Min Age	01/01/13	Inelig-Min Age	02/01/12	
New, James	04/27/65	06/18/10	Eligible	03/01/10	Inelig-Min Svc	01/01/11	Inelig-Min Svc	01/01/11	

Number of employees eligible for the plan: 6

Number of employees ineligible for the plan: 0

Number of employees eligible for plan sponsor contribution: 4

Number of employees ineligible for plan sponsor contribution: 2

Number of employees eligible for matching contribution: 4

Number of employees ineligible for matching contribution: 2

Total number of employees: 6

The 'Plan Entry Date' column illustrates the anticipated entry date for employees who are currently ineligible. The 'Sponsor Contrib Elig Date' and 'Match Elig Date' columns illustrate the anticipated date of eligibility for those employees not currently eligible for the applicable contribution. The 'Plan Sponsor Contribution Elig Status' and 'Match Contribution Elig Status' columns indicate the satisfaction of the plan's requirements for such an allocation, but do not consider the participant's status which can affect the contribution ultimately allocated, if any.

Employee Status:

T Indicates terminated status

K Indicates IRC416 key participant

H Indicates IRC414(q) highly compensated employee

ABC Industries
401(k) Profit Sharing Plan
VALUATION AS OF 12/31/2010
Analysis of Current Contributions Under the Plan

Employee Name	Salary Reduction		Employer				Total Contribution	
	401(k) Deferral		401(m) Match		Profit Sharing		\$Amount	%Pay
	\$Amount	%Pay	\$Amount	%Pay	\$Amount	%Pay		
Highlypaid, Michael	22,000.00	7.33	7,350.00	2.45	17,150.00	5.72	46,500.00	15.50
Nonkey, Florence	2,000.00	4.00	1,500.00	3.00	1,334.00	2.67	4,834.00	9.67
Breakinservice, Lisa	200.00	1.33	200.00	1.33	400.20	2.67	800.20	5.33
Terminee, Barbara	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Matchinelig, Fred	100.00	0.56	0.00	0.00	0.00	0.00	100.00	0.56
New, James	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	24,300.00	5.70	9,050.00	2.12	18,884.20	4.43	52,234.20	12.26

Regular Employer contributions and Employer Matching contributions are subject to the plan vesting schedule. Employer 401(k) Deferral contributions are always 100% vested.

Current amounts are illustrated.

ABC Industries
401(k) Profit Sharing Plan
VALUATION AS OF 12/31/2010
INDIVIDUAL ACCOUNT STATEMENT FOR: Michael Highypaid

Social Security Number: 000-00-0001

Account Information as of the Valuation Date					
Account Description	Beginning Balance	Earnings/ (-)Losses	Contribution	Current Balance	Vesting Percent
401(a) Employer	650,000.00	0.00	12,005.05	662,005.05	100.0
IRC401(k):Bond	125,000.00	0.00	5,775.00	130,775.00	100.0
IRC401(k):stock	100,000.00	0.00	10,725.00	110,725.00	100.0
IRC401(k):Money Mark	10,000.00	0.00	0.00	10,000.00	100.0
Catch Up Deferral	30,000.00	0.00	5,500.00	35,500.00	100.0
401(m) Matching	125,000.00	0.00	7,350.00	132,350.00	100.0
TOTAL	1,040,000.00	0.00	41,355.05	1,081,355.05	

Insurance Premiums Charged: **\$5,144.95**

Total Contribution: **\$46,500.00**

Insurance Cash Value: **\$0.00**

Total Account Balance plus Cash Value: **\$1,081,355.05**

Your Current Employer Account Vested Percentage: **100%**

Your Current Vested (Non-forfeitable) Account Balance: **\$1,081,355.05**

Compensation deferrals under an IRC401(k) provision are non-forfeitable.

Your Account Balance: **\$1,081,355.05**

At your Normal Retirement Date (01/01/2019) you will be entitled to the benefit which can be purchased by the accumulated value of your account. The benefit payment(s) will vary depending upon the form selected.

The survivor benefit from the plan: **\$1,181,315**

Survivor benefit depends on the purchase of insurance policies.

The details of this plan are available for your review. Should you have questions regarding this statement, contact the Plan Administrator.

ABC Industries
401(k) Profit Sharing Plan
Enrollment Date January 1, 2010

Information For: James New

Social Security#: ###-##-0006

Annual Income: \$25,000

Current Age: 46

Anticipated Retirement Age: 65

Anticipated Effect On Annual Take Home Pay For James New

Elective Deferral%	2.0%	4.0%	6.0%	8.0%
Pre-tax Deferral	\$500	\$1,000	\$1,500	\$2,000
Tax Savings (20.0%)	\$100	\$200	\$300	\$400
Reduction in Take Home Pay	\$400	\$800	\$1,200	\$1,600

Immediate Annual Benefit To You

Tax Savings	\$100	\$200	\$300	\$400
Your Deferral	\$500	\$1,000	\$1,500	\$2,000
Sponsor Match	\$500	\$750	\$750	\$750
You're Ahead By	\$1,100	\$1,950	\$2,550	\$3,150

Estimated Future Values At 6.0%

Projected 5 years	\$5,637	\$9,865	\$12,683	\$15,502
Projected 10 years	\$13,181	\$23,066	\$29,657	\$36,247
Projected to 65	\$33,760	\$59,080	\$75,960	\$92,840
Cost of Waiting 1 Year	\$3,026	\$5,295	\$6,808	\$8,320

Please Complete the Following
Investment Allocation Selection For James New

Description	New %	Current %
Bond Funds	%	100.0%
Money Market	%	0.0%
Stock Funds	%	0.0%

Plan Participation Choice For James New

I wish to make a 401(k) elective deferral of the following percent of pay: %

Participant's Signature:

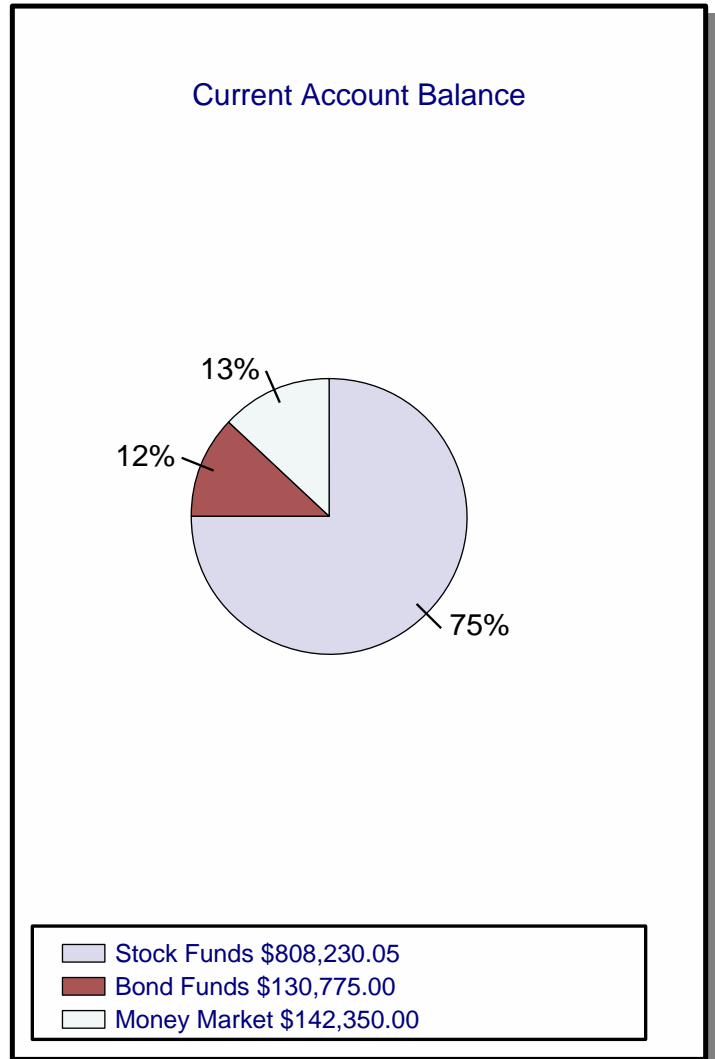
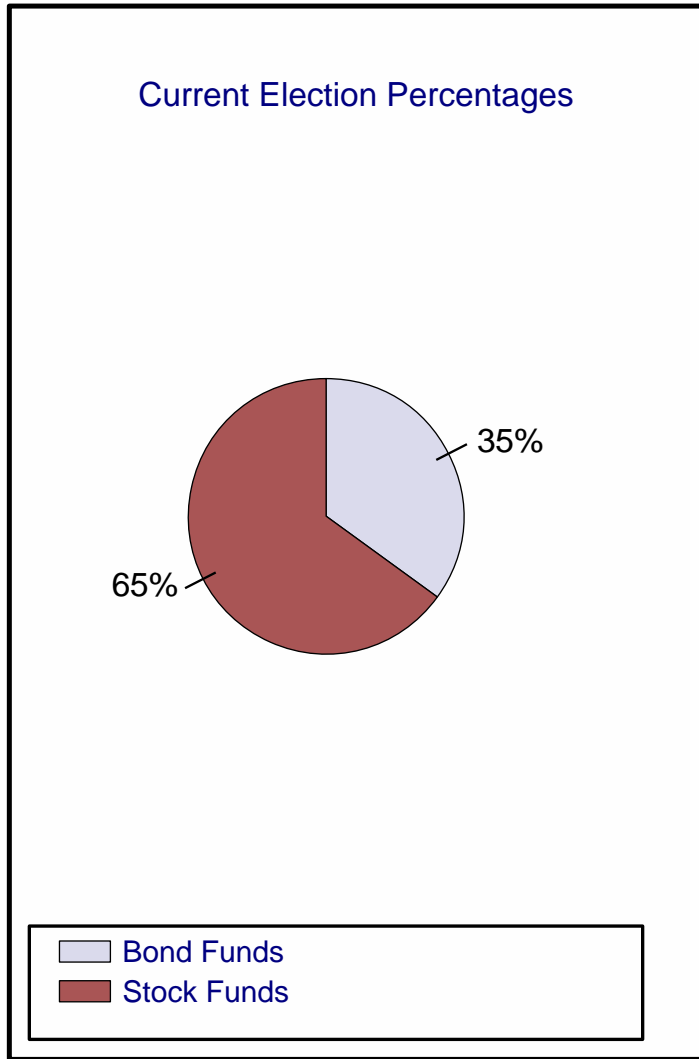
Date:

Illustrated values are not guaranteed. Government rules limit elective compensation deferrals. The basic limit is \$16,500 for the 2010 tax year. Government rules affect withdrawals from the plan prior to your retirement. After the date of this authorization, the plan sponsor will reduce the total compensation earned by the indicated amount, subject to the limitations of the plan. The compensation deferred will be contributed on your behalf to the plan. You may revoke this agreement at any time with respect to compensation earned in the future. Such revocation shall be effective at the beginning of the next following election period determined by the plan sponsor. The signature and delivery of this election form to the plan sponsor revokes all prior deferral elections under the plan that you may have made. Compensation and contribution amounts are assumed to be the same each year. Values at retirement are taxable when distributed from the plan. Investment allocation selection percentages must total 100%.

ABC Industries
401(k) Profit Sharing Plan
VALUATION AS OF 12/31/2010
Investment Options

Investment Options for: Highypaid, Michael

As of the valuation date, here are the current investment elections and account balances for your 401(k) Account:



Current Election Percentages illustrate current 401(k) investment elections

Current Account Balance includes:

IRC401(k) Deferrals (including Catch Up)

Matching Contributions

Employer Contributions

ABC Industries
401(k) Profit Sharing Plan
VALUATION AS OF 12/31/2010
Plan Summary of Accounts By Investment

Investment	Prior Account Balance	Transfer/ Withdraw(-)	Earnings/ Losses(-)	Contribution	Insurance Premiums	Current Account Balance
Stock Funds	855000.00	0.00	0.00	35869.20	5545.14	885324.06
Bond Funds	153000.00	0.00	0.00	6635.00	0.00	159635.00
Money Market	166100.00	0.00	0.00	9730.00	0.00	175830.00
Total	1174100.00	0.00	0.00	52234.20	5545.14	1220789.06

ABC Industries
401(k) Profit Sharing Plan
VALUATION AS OF 12/31/2010
Policy Summary

Employee Name	Policy Number	Issue		Face Amount	P M	Modal Premium	Current		PS58 Cost
		Mo/Yr	Age				Cash Value	Dividend	
Highlypaid, M	New Issue	12/10	57	99960	1	5144.95	0.00	0.00	1598.03
	Total			99960	AZ	5144.95	0.00	0.00	1598.03
Nonkey, F	New Issue	12/10	36	18747	1	400.19	0.00	0.00	63.93
	Total			18747	AZ	400.19	0.00	0.00	63.93
Plan Total	In Force			0			0.00	0.00	N/A
	New Issues			118707			0.00	0.00	1661.96
	Total			118707		5545.14	0.00	0.00	1661.96

'AZ' indicates annualized premium.

'PM' indicates premium payment mode.

ABC Industries
401(k) Profit Sharing Plan
VALUATION AS OF 12/31/2010
IRC401(a) Non-Discrimination Test Summary

Test Description	Test Basis	Test Status
70% Ratio Percentage	Current Allocation	Fail
Non-Discriminatory Classification	Current Allocation	Fail
Average Benefits Percentage	Current Allocation	Fail
70% Ratio Percentage	Current Equivalent Benefit	Fail
Non-Discriminatory Classification	Current Equivalent Benefit	Pass
Average Benefits Percentage	Current Equivalent Benefit	Pass
Minimum Contribution Gateway	N/A	Pass

The Non-Discriminatory Classification and Average Benefits Percentage tests must both pass if they are used to satisfy the IRC401(a) non-discrimination rules, so if either test fails the associated test result is not relevant.

ABC Industries
401(k) Profit Sharing Plan
VALUATION AS OF 12/31/2010
70% Ratio Percentage Test and Non-Discriminatory Classification Test
Equivalent Benefit Test Basis

Equivalent Benefit Accrual Rate% Detail For Employees Included In The Test

Employee		Ages		Annual Comp.	Tested Allocation			PV\$1 at VA	H C	P
Name	Id	VA	TA		\$Amount	%Pay	Ebar%			
Highlypaid, Michael	###-##-0001	57	65	245000.00	17150.00	7.00%	1.03%	81.52	H	P
Nonkey, Florence	###-##-0002	36	65	50000.00	1334.00	2.67%	1.09%	29.26		
Breakinservice, Lisa	###-##-0003	34	65	15000.00	400.20	2.67%	1.21%	26.54		
Matchinelig, Fred	###-##-0005	19	65	18000.00	0.00	0.00%	0.00%	12.77		
New, James	###-##-0006	46	65	25000.00	0.00	0.00%	0.00%	47.66		
Totals				353000.00	18884.20					

Employees Excluded From This Test

Employee Name	Id
Terminee, Barbara	###-##-0004

Annual compensation is illustrated.

Ebar% is the equivalent benefit accrual rate (as a percentage of compensation) used in the test. The Equivalent Benefit Accrual Rate% (EBAR%) is computed as 100 times the ratio of the applicable allocation (projected to the testing age and converted to an annual annuity benefit commencing at the testing age) to the current annual compensation.

PV\$1 at VA is the present value, as of the valuation age, of \$1 of single life annuity commencing on the testing age using the plan's actuarial equivalence assumptions.

VA is the age on the valuation date, 12/31/2010. **TA** is the testing age.

HC indicates IRC414(q) highly compensated status. **NHC** indicates non-highly compensated status.

P indicates preferred members of the census.

Testing age is the normal retirement age, or if greater the current age of the plan participant.

Pre-Retirement Actuarial Equivalence Assumptions

Interest: 5.00%

Retirement Actuarial Equivalence Assumptions

Interest: 5.00%

Mortality Table: 1984 Unisex Pension (UP-84)

ABC Industries
401(k) Profit Sharing Plan
VALUATION AS OF 12/31/2010
70% Ratio Percentage Test and Non-Discriminatory Classification Test
Equivalent Benefit Test Basis

HC Rate Group Detail

Highly Compensated Rate Group%	HC EEs		NHC EEs		NHC/HC Ratio%	Results	
	#In Rate Group	%Total HCEEs	#In Rate Group	%Total NHCEEs		R	N
1.03%	1	100.00%	2	50.00%	50.00%	F	P

The **Results R** column indicates the 70%Ratio test result for the rategroup. The **Results N** column indicates the NDC test result for the rategroup. P indicates pass and F indicates fail for the rategroup.

70% Ratio% Test Minimum Passing% [Applicable to each HC rate group]	70.00%
The 70% Ratio Percentage Test is not satisfied [The NHC/HC Ratio% is less than 70% for at least one HC rate group]	Failed
#Highly Compensated Employees included in test	1
#Non-Highly Compensated Employees included in test	4
Non-Highly Compensated Concentration%	80.00%
Safe Harbor%	35.00%
Unsafe Harbor%	25.00%
Mid-point%	30.00%
#Benefiting Highly Compensated Employees	1
#Benefiting Non-Highly Compensated Employees	2
Minimum Passing% [Applicable to each HC rate group]	30.00%
The Non-discriminatory Classification Test is satisfied [The NHC/HC Ratio% is at least the NDC Minimum Passing% for each HC rate group]	Passed

Since the 70%Ratio% test did not pass and the Non-discriminatory Classification test did pass, to satisfy the IRC401(a) non-discrimination rules it is also necessary that the Average Benefit% test pass.

Generally, the IRC401(a) non-discrimination tests must be performed annually.

The effects on the testing of associated plans, if any, of the same sponsor are not considered.

ABC Industries
401(k) Profit Sharing Plan
VALUATION AS OF 12/31/2010
Average Benefit Percentage Test
Equivalent Benefit Test Basis

Equivalent Benefit Accrual Rate% Detail For Employees Included In The Test

Employee		Ages		Annual Comp.	Tested Allocation			PV\$1 at VA	H C	P
Name	Id	VA	TA		\$Amount	%Pay	Ebar%			
Highlypaid, Michael	###-##-0001	57	65	245000.00	41000.00	16.73%	2.46%	81.52	H	P
Nonkey, Florence	###-##-0002	36	65	50000.00	4834.00	9.67%	3.97%	29.26		
Breakinservice, Lisa	###-##-0003	34	65	15000.00	800.20	5.33%	2.41%	26.54		
Matchinelig, Fred	###-##-0005	19	65	18000.00	100.00	0.56%	0.52%	12.77		
New, James	###-##-0006	46	65	25000.00	0.00	0.00%	0.00%	47.66		
Totals				353000.00	46734.20					

Employees Excluded From This Test

Employee Name	Id
Terminee, Barbara	###-##-0004

Annual compensation is illustrated.

Ebar% is the equivalent benefit accrual rate (as a percentage of compensation) used in the test. The Equivalent Benefit Accrual Rate% (EBAR%) is computed as 100 times the ratio of the applicable allocation (projected to the testing age and converted to an annual annuity benefit commencing at the testing age) to the current annual compensation.

PV\$1 at VA is the present value, as of the valuation age, of \$1 of single life annuity commencing on the testing age using the plan's actuarial equivalence assumptions.

VA is the age on the valuation date, 12/31/2010. **TA** is the testing age.

HC indicates IRC414(q) highly compensated status. **NHC** indicates non-highly compensated status.

P indicates preferred members of the census.

Testing age is the normal retirement age, or if greater the current age of the plan participant.

Pre-Retirement Actuarial Equivalence Assumptions

Interest: 5.00%

Retirement Actuarial Equivalence Assumptions

Interest: 5.00%

Mortality Table: 1984 Unisex Pension (UP-84)

ABC Industries
401(k) Profit Sharing Plan
VALUATION AS OF 12/31/2010
Average Benefit Percentage Test
Equivalent Benefit Test Basis

Average Benefit Percent Test Values	
#Highly Compensated Employees included in test	1
#Non-Highly Compensated Employees included in test	4
Minimum Passing Percentage	70.00%
[The Passing Percentage is applicable on a plan-level]	
Average Equivalent Benefit Accrual% for HC EEs	2.46%
[(Sum of HC Equivalent Benefit Accrual%s) / #HC EEs]	
Average Equivalent Benefit Accrual% for NHC EEs	1.73%
[(Sum of NHC Equivalent Benefit Accrual%s) / #NHC EEs]	
Average Equivalent Benefit Accrual% Ratio%	70.33%
[100 x NHC Average Equivalent Benefit Accrual% / HC Average Equivalent Benefit Accrual%]	
The Average Benefit% test is satisfied	Passed
[The Average Equivalent Benefit Accrual% Ratio% is at least 70%]	

Generally, the IRC401(a) non-discrimination tests must be performed annually.

The effects on the testing of associated plans, if any, of the same sponsor are not considered.

ABC Industries
401(k) Profit Sharing Plan
VALUATION AS OF 12/31/2010
Minimum Contribution Gateway Test

Allocation Detail For Employees Included In The Test

Employee		Compensation		Tested Allocation			H C
				\$Amount	%Compensation		
Name	Id#	Testing	IRC415		Testing	IRC415	
Highlypaid, Michael	###-##-0001	245000.00	245000.00	17150.00	7.00%	7.00%	H
Nonkey, Florence	###-##-0002	50000.00	50000.00	1334.00	2.67%	2.67%	
Breakinservice, Lisa	###-##-0003	15000.00	15000.00	400.20	2.67%	2.67%	

Minimum Contribution Gateway Test Results

1	Highest HC Allocation as %Testing Compensation	7.00%
2	33.33% of the Highest HC Allocation as %Testing Compensation	2.33%
3	Lowest NHC Allocation as %Testing Compensation	2.67%
4	Lowest NHC Allocation as %IRC415 compensation	2.67%
5	The Minimum Contribution Gateway Test is satisfied	Passed
	[(3) is not less than (2)]	

Employees Excluded From This Test

Employee Name	Id
Terminee, Barbara	###-##-0004
Matchinelig, Fred	###-##-0005
New, James	###-##-0006

The Minimum Contribution Gateway Test is required because the beginning of plan year is after 12/31/2001 and the plan design tests non-discrimination on a equivalent benefit basis.

HC indicates IRC414(q) highly compensated status and NHC indicates non-highly compensated status.

The allocation includes the plan sponsor's current and year-to-date contributions, including IRC401(a) regular profit sharing contribution, reallocated forfeitures (if any) and IRC401(k) qualified non-elective contribution (QNEC) contribution (if any).

Testing compensation is Plan Compensation

Generally, the IRC401(a) non-discrimination tests must be performed annually.

The effects on the testing of associated plans, if any, of the same sponsor are not considered.