

RTS SYSTEM COMPLIANCE TEST PLAN #0025
DB AND/OR DC PLAN
Valuation as of December 31, 2006
IRC401(k) ADP Test

Salary Group	Number of Participants	Average* Deferral As %Pay
Highly Compensated	5	6.56%
Non-Highly Compensated	20	4.01%
Total Plan	25	4.52%

IRC401(k) Average Deferral Percentage Test

(1)	1.25 x Average Deferral for Non-Highly Compensated group:	5.01%
(2)	Lesser of 2% plus Average Deferral for Non-Highly Compensated group and 2 x Average Deferral for Non-Highly Compensated group:	6.01%
(3)	Average Deferral for Highly Compensated group may not exceed the greater of (1) and (2): (This maximum% is based on top-down leveling by percentages. Actual refunds must be based on amounts and hence this maximum% may be exceeded and yet be deemed nondiscriminatory. See IRS Notice 97-2).	6.01%

The IRC401(k) ADP Test is **Not Satisfied**. Available options are:

- (a) Increase the Average Deferral for the Non-Highly Compensated group to the theoretical minimum Average Deferral indicated below. An employer failsafe contribution can be used to do this or the Non-Highly Compensated group can be urged to increase deferrals.
- (b) Decrease the Average Deferral for the highly compensated group to the theoretical maximum Average Deferral indicated below. This can be done by the leveling method specified in IRS regulations and IRS Notice 97-2.

Theoretical Values:

Maximum Average Deferral for Highly Compensated Group: (Based on the Average Deferral for the Non-Highly Compensated group and using top-down leveling by percentages. Actual refunds must be based on amounts and hence this percentage may be exceeded and yet be deemed nondiscriminatory. Refer to IRS Notice 97-2 for details.)	6.01%
Minimum Deferral for Non-Highly Compensated Group: (Based on the Average Deferral for the Highly Compensated group)	4.56%

* The test includes the following %'s of deferrals/contributions:

401(k) elective deferral %'s:	HC:	100.00%	NHC:	100.00%
401(k) fail safe contribution %'s:	HC:	100.00%	NHC:	100.00%

Plan uses Current Year ADP NHC Contributions to perform test.

RTS SYSTEM COMPLIANCE TEST PLAN #0025
DB AND/OR DC PLAN
Valuation as of December 31, 2006
IRC401(k) ADP Return of Excess Contributions - Employee-Level Details

Name	SocSec#	Top Down Leveling			Adjusted ADP Values			
		ADP Numerator	Numerator Reduction	ADP %	ADP Numerator	Numerator Reduction	Adj ADP Numerator	ADP %
ONE, HIGH	000-00-0001	15,000.00	0.00	6.82	15,000.00	2,144.75	12,855.25	5.84
TWO, HIGH	000-00-0002	15,000.00	4,289.50	6.91	15,000.00	2,144.75	12,855.25	8.29
THREE, HIG	000-00-0003	11,000.00	0.00	5.00	11,000.00	0.00	11,000.00	5.00
FOUR, HIGH	000-00-0004	9,000.00	0.00	6.77	9,000.00	0.00	9,000.00	6.77
FIVE, HIGH	000-00-0005	5,000.00	0.00	4.55	5,000.00	0.00	5,000.00	4.55
Total		55,000.00	4,289.50		55,000.00	4,289.50	50,710.50	

Plan uses Current Year ADP NHC Contributions to perform test.

The ADP Amounts and Percentages shown above result from the illustrated reduction in the actual ADP test numerator. This theoretical calculation illustrates one set of minimum reduction amounts which, if performed, will be deemed to satisfy the ADP test. The maximum average deferral percentage for the Highly Compensated Group is 6.01% based on top-down leveling by percentages. Actual refunds must be based on amounts and hence this percentage may be exceeded and yet be deemed nondiscriminatory. Refer to IRS Notice 97-2 for details.

The leveling reductions shown do not include any adjustment for the allocated income attributable to these excess amounts. The allocated income attributable to these excess amounts should be determined in accordance with applicable plan provisions and then added to (or, in the case of net investment losses, subtracted from) the leveling reductions shown when actual refunds or forfeitures are applied.

A Match on excess contributions may be subject to forfeiture in order to avoid a discriminatory rate of Match.

If any matching contributions are made on amounts refunded due to required leveling reductions and this would result in a discriminatory rate of match, such matching contributions must be forfeited unless additional contributions to non-highly compensated participants are made in order to avoid such discrimination.

RTS SYSTEM COMPLIANCE TEST PLAN #0025
DB AND/OR DC PLAN
Valuation as of December 31, 2006
IRC401(k) ADP Reduction of Excess Contributions By Source

Name	Reduction Amounts By Source			Total Anticipated Refund	Match On Excess
	Employer Contribution	IRC401(k) Deferral	IRC401(k) Fail Safe		
ONE, H	0.00	2,144.75	0.00	2,144.75	900.00
TWO, H	0.00	2,144.75	0.00	2,144.75	2,850.00
THREE, H	0.00	0.00	0.00	0.00	0.00
FOUR, H	0.00	0.00	0.00	0.00	0.00
FIVE, H	0.00	0.00	0.00	0.00	0.00
Total	0.00	4,289.50	0.00	4,289.50	3,750.00

The Elective Deferral portion of the Total Anticipated Refund can be adjusted due to the recharacterization of it as Catch-up.

Plan uses Current Year ADP NHC Contributions to perform test.

The leveling reductions shown do not include any adjustment for the allocated income attributable to these excess amounts. The allocated income attributable to these excess amounts should be determined in accordance with applicable plan provisions and then added to (or, in the case of net investment losses, subtracted from) the leveling reductions shown when actual refunds or forfeitures are applied.

A Match on excess contributions may be subject to forfeiture in order to avoid a discriminatory rate of Match.

RTS SYSTEM COMPLIANCE TEST PLAN #0025
DB AND/OR DC PLAN
Valuation as of December 31, 2006
IRC401(k) Theoretical Maximum HCE Contributions to End of Plan Year

Name	ADP Numerator				ADP%			H C
	Total	Projected	Projected Cutback	Adjusted Projected	Total	Projected	Adjusted Projected	
ONE, HIGH	15,000.00	15,000.00	0.00	15,000.00	6.82	6.82	6.82	Y
TWO, HIGH	15,000.00	15,000.00	4,274.00	10,726.00	9.68	9.68	6.92	Y
THREE, HIGH	11,000.00	11,000.00	0.00	11,000.00	5.00	5.00	5.00	Y
FOUR, HIGH	9,000.00	9,000.00	0.00	9,000.00	6.77	6.77	6.77	Y
FIVE, HIGH	5,000.00	5,000.00	0.00	5,000.00	4.55	4.55	4.55	Y
Total	55,000.00	55,000.00	4,274.00	50,726.00				

Plan uses Current Year ADP NHC Contributions to perform test.

HC indicates highly compensated status.

The **Total ADP Numerator** and **ADP%** correspond to the total of the actual and projected HCE ADP values used in the test.

The **Projected ADP Numerator** and **ADP%** correspond to 100% of the total HCE ADP values used in the test.

The **Adjusted** values are the result of top-down leveling of the **Projected ADP Numerator** and **ADP%** in order to satisfy the IRC401(k) ADP test.

This theoretical calculation illustrates one set of HCE ADP Numerator cutbacks which satisfy the IRC401(k) ADP non-discrimination test.

RTS SYSTEM COMPLIANCE TEST PLAN #0025
DB AND/OR DC PLAN
Valuation as of December 31, 2006
IRC401(k) ADP Failsafe Report - Employee-Level Detail

Name	SocSec#	Without Failsafe		With Failsafe		Failsafe	
		ADP \$Amt	ADP%	ADP \$Amt	ADP%	\$Amount	%Pay
ONE, NONHIGH	000-00-0101	1,050.00	3.62	1,209.50	4.17	159.50	0.550
TWO, NONHIGH	000-00-0102	550.00	2.89	654.50	3.44	104.50	0.550
THREE, NONHIGH	000-00-0103	3,500.00	9.21	3,709.00	9.76	209.00	0.550
FOUR, NONHIGH	000-00-0104	700.00	4.12	793.50	4.67	93.50	0.550
FIVE, NONHIGH	000-00-0105	900.00	2.90	1,070.50	3.45	170.50	0.550
SIX, NONHIGH	000-00-0106	1,110.00	4.63	1,242.00	5.18	132.00	0.550
SEVEN, NONHIGH	000-00-0107	1,000.00	3.85	1,143.00	4.40	143.00	0.550
EIGHT, NONHIGH	000-00-0108	4,100.00	5.19	4,534.50	5.74	434.50	0.550
NINE, NONHIGH	000-00-0109	500.00	1.67	665.00	2.22	165.00	0.550
TEN, NONHIGH	000-00-0110	645.00	2.58	782.50	3.13	137.50	0.550
ELEVEN, NONHIG	000-00-0111	5,000.00	7.94	5,346.50	8.49	346.50	0.550
TWELVE, NONHIG	000-00-0112	900.00	4.09	1,021.00	4.64	121.00	0.550
THIRTEEN, NONHI	000-00-0113	1,150.00	3.11	1,353.50	3.66	203.50	0.550
FOURTEEN, NONH	000-00-0114	3,000.00	4.48	3,368.50	5.03	368.50	0.550
FIFTEEN, NONHIG	000-00-0115	2,500.00	4.39	2,813.50	4.94	313.50	0.550
SIXTEEN, NONHIG	000-00-0116	400.00	4.00	455.00	4.55	55.00	0.550
SEVENTEEN, NON	000-00-0117	4,900.00	6.05	5,345.50	6.60	445.50	0.550
EIGHTEEN, NONHI	000-00-0118	800.00	3.64	921.00	4.19	121.00	0.550
NINETEEN, NONHI	000-00-0119	0.00	0.00	121.00	0.55	121.00	0.550
TWENTY, NONHIG	000-00-0120	450.00	1.80	587.50	2.35	137.50	0.550
Total		33,155.00		37,137.00		3,982.00	

Considering all employees included in the test, an Average Theoretical ADP Failsafe Percentage of 0.55%, is necessary to pass the test assuming a minimum average deferral of 4.56% by the Non-Highly Compensated Group.

This Failsafe Percentage would require a contribution of \$3,982.00 to be made by the Plan Sponsor which would be 100% vested immediately.

The Theoretical Failsafe does not consider the targeted failsafe requirement.

Plan uses Current Year ADP NHC Contributions to perform test.

The Theoretical Failsafe would be allocated to the non highly compensated Plan Participants.

The Theoretical Failsafe allocation excludes:

- terminees with a break in service.
- terminees with less than the required number of hours.
- terminees with more than the required number of hours.

RTS SYSTEM COMPLIANCE TEST PLAN #0025
DB AND/OR DC PLAN
Valuation as of December 31, 2006
IRC401(m) Contribution Percentage Test

Salary Group	Number of Participants	Contribution* As %Pay
Highly Compensated	5	3.28%
Non-Highly Compensated	20	1.67%
Total Plan	25	1.99%

IRC401(m) Contribution Percentage Test

(1)	1.25 x Contribution % for Non-Highly Compensated group:	2.09%
(2)	Lesser of 2% plus Contribution % for Non-Highly Compensated group and 2 x Contribution % for Non-Highly Compensated group:	3.34%
(3)	Contribution % for Highly Compensated group may not exceed the greater of (1) and (2): (This maximum% is based on top-down leveling by percentages. Actual refunds must be based on amounts and hence this maximum% may be exceeded and yet be deemed nondiscriminatory. See IRS Notice 97-2).	3.34%

The IRC401(m) ACP Test is **Satisfied**.

Theoretical Maximum Contribution % - Highly Compensated Group: (Based on the Contribution % for the Non-Highly Compensated group and using top-down leveling by percentages. Actual refunds must be based on amounts and hence this percentage may be exceeded and yet be deemed nondiscriminatory. Refer to IRS Notice 97-2 for details.)	3.34%
Theoretical Minimum Contribution % - Non-Highly Compensated Group: (Based on the Contribution % for the Highly Compensated group)	1.64%

* This test includes the following %'s of deferrals/contributions:

Employer matching contribution %'s:	HC: 100.00%	NHC: 100.00%
QMAC contribution %'s:	HC: 100.00%	NHC: 100.00%

Plan uses Current Year ACP NHC Contributions to perform test.

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Valuation as of December 31, 2006
Excess of ACP Match Returned Over ADP Match Returned

Name	ADP Match Returned	ACP Match Returned	Excess of ACP Match Returned Over ADP Match Returned
ONE, HIGH	900.00	0.00	0.00
TWO, HIGH	2,850.00	0.00	0.00
THREE, HIGH	0.00	0.00	0.00
FOUR, HIGH	0.00	0.00	0.00
FIVE, HIGH	0.00	0.00	0.00
Total	3,750.00	0.00	0.00