

RTS SYSTEM COMPLIANCE TEST PLAN #0025
DB AND/OR DC PLAN
Valuation as of December 31, 2006
Minimum Contribution Gateway Test

Name	Compensation		Allocation			H C
			\$Amt	As %Compensation		
	Testing	IRC415		Testing	IRC415	
ONE, HIGH	220000.00	250000.00	14550.00	6.61	5.82	H
TWO, HIGH	155000.00	188300.00	14290.00	9.22	7.59	H
THREE, HIGH	220000.00	220000.00	7150.00	3.25	3.25	H
FOUR, HIGH	133000.00	139800.00	8795.00	6.61	6.29	H
FIVE, HIGH	110000.00	115500.00	4500.00	4.09	3.90	H
ONE, NONHIGH	29000.00	30050.00	1485.00	5.12	4.94	
TWO, NONHIGH	19000.00	19550.00	825.00	4.34	4.22	
THREE, NONHIGH	38000.00	41500.00	4070.00	10.71	9.81	
FOUR, NONHIGH	17000.00	17700.00	955.00	5.62	5.40	
FIVE, NONHIGH	31000.00	31900.00	1350.00	4.35	4.23	
SIX, NONHIGH	24000.00	25110.00	1470.00	6.13	5.85	
SEVEN, NONHIGH	26000.00	27000.00	1390.00	5.35	5.15	
EIGHT, NONHIGH	79000.00	81100.00	2835.00	3.59	3.50	
NINE, NONHIGH	30000.00	30500.00	750.00	2.50	2.46	
TEN, NONHIGH	25000.00	25645.00	968.00	3.87	3.77	
ELEVEN, NONHIGH	63000.00	64140.00	1710.00	2.71	2.67	
TWELVE, NONHIGH	22000.00	22900.00	1230.00	5.59	5.37	
THIRTEEN, NONHIGH	37000.00	38150.00	1705.00	4.61	4.47	
FOURTEEN, NONHIGH	67000.00	68200.00	1800.00	2.69	2.64	
FIFTEEN, NONHIGH	57000.00	58300.00	1950.00	3.42	3.34	
SIXTEEN, NONHIGH	10000.00	10400.00	550.00	5.50	5.29	
SEVENTEEN, NONHIGH	81000.00	83020.00	2785.00	3.44	3.35	
EIGHTEEN, NONHIGH	22000.00	22800.00	1130.00	5.14	4.96	
NINETEEN, NONHIGH: Not included in this test						
TWENTY, NONHIGH	25000.00	25450.00	675.00	2.70	2.65	

- (1) Highest HC Allocation as %Testing Compensation: 9.22%
- (2) 33.33% Highest HC Allocation as %Testing Compensation: 3.07%
- (3) Lowest NHC Allocation as %Testing Compensation: 2.50%

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(4) Lowest NHC Allocation as %IRC415 Compensation: 2.46%

The Minimum Contribution Gateway Test is not satisfied because (3) is less than (2) and (4) is less than 5%

H indicates an IRC414(q) highly compensated employee.

Testing compensation is plan compensation.

Current defined contribution allocations tested:

IRC401(a) Regular Plan Sponsor Contributions, if any.

IRC401(a) Reallocated Forfeitures, if any.

IRC401(k) Fail Safe Contributions, if any.

This test includes active employees and employees who have terminated on or after the first day of the current plan year, if any.