

RTS SYSTEM COMPLIANCE TEST PLAN #0025
DB AND/OR DC PLAN
Valuation as of December 31, 2006
IRC401(a)(4)/IRC410(b) 70% Average Benefit Percentage Test

1.	Number of Included Non-HC Employees in Census	20
2.	Sum of Equivalent Benefit Accrual Rates [Includable Non-HC EEs]	84.28%
3.	Non-HC Average Equivalent Benefit Accrual Rate [(2) / (1)]	4.21%
4.	Number of Includable HC Employees	5
5.	Sum of Equivalent Benefit Accrual Rates [Includable HC EEs]	26.20%
6.	HC Average Equivalent Benefit Accrual Rate [(5) / (4)]	5.24%
7.	Average Benefit Accrual Rate Ratio Percentage [100 x (3) / (6)]	80.34%
8.	Total Number of Includable Employees	25
<p>The 70% Average Benefit Percentage Test is Satisfied. [Average Benefit Percentage is Equal To or Greater Than 70%]</p>		

This test result must be considered along with the results of the Non-Discriminatory Classification Test.

Testing numerator includes IRC401(a), IRC401(k), and IRC401(m) values.

Testing compensation is Plan Compensation.

Testing is performed on a Benefits basis.

Accrual Rates testing basis: Current Service Method.

A DC Plan is being tested.

Rates are computed with imputed disparity.

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

Summary of Actuarial Assumptions:

Cross Testing Assumptions:

Pre-Retirement Effective Annual Interest Rate: 8.5000%

Retirement Effective Annual Interest Rate: 8.5000%

Mortality Table: 1984 Unisex Pension (UP-84)

Imputed Disparity Maximum Factor: 0.75%

Covered Compensation Table: I - Maximum: \$ 84900 - Year: 2002

Plan Year being tested: January 1, 2006 through December 31, 2006

RTS SYSTEM COMPLIANCE TEST PLAN #0025
DB AND/OR DC PLAN
Valuation as of December 31, 2006
IRC401(a)(4) Employee Details - Included/Excluded Status
70% Average Benefit Percentage Test

Employee Name	X	N	P	H	VA	RA	TA	SocSec#	Exclude	Benefit Accrual%
	T	A	T	C						
SIXTEEN , NONHIGH				N	38	65	65	000-00-0116		13.17
TWO , HIGH				H	48	65	65	000-00-0002		12.28
ELEVEN , NONHIGH				N	47	65	65	000-00-0111		8.64
ONE , HIGH				H	50	65	65	000-00-0001		7.43
THREE , NONHIGH				N	55	65	65	000-00-0103		6.79
TWELVE , NONHIGH				N	48	65	65	000-00-0112		6.28
SEVENTEEN , NONHIGH				N	50	65	65	000-00-0117		5.98
FIVE , NONHIGH				N	49	65	65	000-00-0105		4.69
TWO , NONHIGH				N	49	65	65	000-00-0102		4.68
SEVEN , NONHIGH				N	52	65	65	000-00-0107		4.58
SIX , NONHIGH				N	55	65	65	000-00-0106		4.18
EIGHT , NONHIGH				N	54	65	65	000-00-0108		4.12
FIFTEEN , NONHIGH				N	54	65	65	000-00-0115		3.79
ONE , NONHIGH				N	55	65	65	000-00-0101		3.61
FOUR , NONHIGH				N	58	65	65	000-00-0104		3.20
FOUR , HIGH				H	73	73	73	000-00-0004		2.75
EIGHTEEN , NONHIGH				N	71	71	71	000-00-0118		2.26
FIVE , HIGH				H	78	78	78	000-00-0005		2.12
TEN , NONHIGH				N	76	76	76	000-00-0110		2.01
THIRTEEN , NONHIGH				N	74	74	74	000-00-0113		1.99
TWENTY , NONHIGH				N	59	65	65	000-00-0120		1.66
FOURTEEN , NONHIGH				N	63	65	65	000-00-0114		1.66
THREE , HIGH				H	71	71	71	000-00-0003		1.62
NINE , NONHIGH				N	67	67	67	000-00-0109		0.99
NINETEEN , NONHIGH				N	39	65	65	000-00-0119		0.00

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- X XT column indicates terminnee with less than 501 hours in plan year.
A NA column indicates non-resident alien status.
T PT column indicates Terminated/Retired/Disabled prior to plan year
H HC column indicates Highly Compensated employee under IRC414(q).
Ages VA=Valuation Age; RA=Retirement Age; TA=Testing Age

Exclude Column indicates those excluded from the test.

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DB AND/OR DC PLAN

Valuation as of December 31, 2006

IRC401(a)(4) Employee Details - Defined Contribution Allocation (or Equiv. Alloc.) Rate

70% Average Benefit Percentage Test

Employee Name	Ages			SocSec#	Testing Service	DC Plan Allocation	DC Cross Testing				DB Value	Test Comp	Accrual Rate%		H C
	VA	NRA	TA				(1+I)*TA-VA	LS @TA	PV\$1TA	MoBen@TA			AccrI%	ImpDisp	
SIXTEEN, NONHIGH	38	65	65	000-00-0116	1.00	1100.00	9.04904881	9954	95.3829	104.36	N/A	10000	12.52	13.17	
TWO, HIGH	48	65	65	000-00-0002	1.00	36790.00	4.00226231	147243	95.3829	1543.71	N/A	155000	11.95	12.28	H
ELEVEN, NONHIGH	47	65	65	000-00-0111	1.00	9210.00	4.34245461	39994	95.3829	419.30	N/A	63000	7.99	8.64	
ONE, HIGH	50	65	65	000-00-0001	1.00	37050.00	3.39974288	125960	95.3829	1320.58	N/A	220000	7.20	7.43	H
THREE, NONHIGH	55	65	65	000-00-0103	1.00	8140.00	2.26098344	18404	95.3829	192.95	N/A	38000	6.09	6.79	
TWELVE, NONHIGH	48	65	65	000-00-0112	1.00	2460.00	4.00226231	9846	95.3829	103.22	N/A	22000	5.63	6.28	
SEVENTEEN, NONHIGH	50	65	65	000-00-0117	1.00	10135.00	3.39974288	34456	95.3829	361.24	N/A	81000	5.35	5.98	
FIVE, NONHIGH	49	65	65	000-00-0105	1.00	2700.00	3.68872102	9960	95.3829	104.42	N/A	31000	4.04	4.69	
TWO, NONHIGH	49	65	65	000-00-0102	1.00	1650.00	3.68872102	6086	95.3829	63.81	N/A	19000	4.03	4.68	
SEVEN, NONHIGH	52	65	65	000-00-0107	1.00	2780.00	2.88792956	8028	95.3829	84.17	N/A	26000	3.88	4.58	
SIX, NONHIGH	55	65	65	000-00-0106	1.00	2940.00	2.26098344	6647	95.3829	69.69	N/A	24000	3.48	4.18	
EIGHT, NONHIGH	54	65	65	000-00-0108	1.00	8985.00	2.45316703	22042	95.3829	231.09	N/A	79000	3.51	4.12	
FIFTEEN, NONHIGH	54	65	65	000-00-0115	1.00	5700.00	2.45316703	13983	95.3829	146.60	N/A	57000	3.09	3.79	
ONE, NONHIGH	55	65	65	000-00-0101	1.00	2970.00	2.26098344	6715	95.3829	70.40	N/A	29000	2.91	3.61	
FOUR, NONHIGH	58	65	65	000-00-0104	1.00	1910.00	1.77014225	3381	95.3829	35.45	N/A	17000	2.50	3.20	
FOUR, HIGH	73	73	73	000-00-0004	1.00	22295.00	1.00000000	22295	76.7777	290.38	N/A	133000	2.62	2.75	H
EIGHTEEN, NONHIGH	71	71	71	000-00-0118	1.00	2260.00	1.00000000	2260	81.6530	27.68	N/A	22000	1.51	2.26	
FIVE, HIGH	78	78	78	000-00-0005	1.00	12000.00	1.00000000	12000	64.3903	186.36	N/A	110000	2.03	2.12	H
TEN, NONHIGH	76	76	76	000-00-0110	1.00	1936.00	1.00000000	1936	69.3275	27.93	N/A	25000	1.34	2.01	
THIRTEEN, NONHIGH	74	74	74	000-00-0113	1.00	3410.00	1.00000000	3410	74.3028	45.89	N/A	37000	1.49	1.99	
TWENTY, NONHIGH	59	65	65	000-00-0120	1.00	1350.00	1.63146751	2202	95.3829	23.09	N/A	25000	1.11	1.66	
FOURTEEN, NONHIGH	63	65	65	000-00-0114	1.00	6300.00	1.17722500	7417	95.3829	77.76	N/A	67000	1.39	1.66	

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Employee Name	Ages			SocSec#	Testing Service	DC Plan Allocation	DC Cross Testing				DB Value	Test Comp	Accrual Rate%		H
	VA	NRA	TA				(1+I)*TA-VA	LS @TA	PV\$1TA	MoBen@TA			AccrI%	ImpDisp	
THREE, HIGH	71	71	71	000-00-0003	1.00	23650.00	1.00000000	23650	81.6530	289.64	N/A	220000	1.58	1.62	H
NINE, NONHIGH	67	67	67	000-00-0109	1.00	1500.00	1.00000000	1500	90.9263	16.50	N/A	30000	0.66	0.99	
NINETEEN, NONHIGH	39	65	65	000-00-0119	1.00	0.00	8.34013716	0	95.3829	0.00	N/A	22000	0.00	0.00	
Total						209221.00									

AGES: VA=Valuation Age; NRA=Normal Retirement Age; TA=Testing Age

H Indicates Highly Compensated Employees

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