

**Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
IRC401(k) ADP Test**

Salary Group	Number of Participants	Average* Deferral As %Pay
Highly Compensated	1	6.48%
Non-Highly Compensated	1	2.13%
Total Plan	2	4.31%

IRC401(k) Average Deferral Percentage Test

(1)	1.25 x Average Deferral for Non-Highly Compensated group:	2.66%
(2)	Lesser of 2% plus Average Deferral for Non-Highly Compensated group and 2 x Average Deferral for Non-Highly Compensated group:	4.13%
(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).	4.13%

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 QNEC 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.)	4.13%
Minimum Deferral for Non-Highly Compensated Group: (Based on the Average Deferral for the Highly Compensated group)	4.48%

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

401(k) elective deferral %'s:	HC: 100.00%	NHC: 100.00%
401(k) QNEC contribution %'s:	HC: 100.00%	NHC: 100.00%
Employer QMAC contribution %'s:	HC: 100.00%	NHC: 100.00%

The participation rate for HCEs: 100.00%

The participation rate for NHCEs: 100.00%

Plan uses Current Year ADP NHC Contributions to perform test.

**Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
IRC401(k) ADP Test - Employee-Level Details**

Name	Compensation Denominator	SocSec#	ADP Numerator	ADP%	HC
Salmon, Atlantic	123,456	###-##-6789	8,000.00	6.48	Y
Char, Arctic	23,456	###-##-4321	500.00	2.13	N
Total	146,912		8,500.00		

HC Total

Number of HC EEs	1	Total ADP%	6.48%	Avg ADP%	6.48%
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NHC Total

Number of NHC EEs	1	Total ADP%	2.13%	Avg ADP%	2.13%
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Plan uses Current Year ADP NHC Contributions to perform test.

HC indicates highly compensated status.

The ADP NUMERATOR includes the following %s of deferrals/contributions:

401(k) elective deferral %'s:	HC:	100.00%	NHC:	100.00%
401(k) QNEC contribution %'s:	HC:	100.00%	NHC:	100.00%
Employer QMAC contribution %'s:	HC:	100.00%	NHC:	100.00%

**Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
IRC401(k) Numerator - Employee-Level Details**

Name	Numerator Components				Numerator Total
	Employer	401(k) Defr	QMAC	QNEC	
Salmon, A	0.00	8,000.00	0.00	0.00	8,000.00
Char, A	0.00	500.00	0.00	0.00	500.00
Total	0.00	8,500.00	0.00	0.00	8,500.00

Employer indicates IRC401(a) employer regular contributions.
 401(k) Defr indicates IRC401(k) employee elective compensation deferrals.
 QMAC indicates qualified matching contributions.
 QNEC indicates IRC401(k) employer QNEC contributions.

The ADP NUMERATOR includes the following %'s of deferrals/contributions:

401(k) elective deferral %'s:	HC: 100.00%	NHC: 100.00%
401(k) QNEC contribution %'s:	HC: 100.00%	NHC: 100.00%
Employer QMAC contribution %'s:	HC: 100.00%	NHC: 100.00%

Plan uses Current Year ADP NHC Contributions to perform test.

Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
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 %
Salmon, Atlantic	###-##-6789	8,000.00	2,901.27	4.13	8,000.00	2,901.27	5,098.73	4.13
Total		8,000.00	2,901.27		8,000.00	2,901.27	5,098.73	

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 4.13% 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.

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.

Numerator Reduction illustrates the IRC401(k) ADP refund amount.

**Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
IRC401(k) ADP Reduction of Excess Contributions By Source**

Name	Reduction Amounts By Source			Total	Match On Excess
	Employer Contribution	IRC401(k) Deferral	IRC401(k) QNEC	Anticipated Refund	
Salmon, A	0.00	2,901.27	0.00	2,901.27	0.00
Total	0.00	2,901.27	0.00	2,901.27	0.00

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.

Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
Recharacterization of IRC401(k) Refund As Catch-Up Contributions

Name	SocSec#	Refund of IRC401(k) Deferrals	Maximum Catch-Up	Actual Catch-Up	Refund Characterized As Catch-Up	Total Catch-Up	Remaining Refund
Salmon, Atlantic	###-##-6789	2,901.27	6,000.00	N/A	2,901.27	2,901.27	N/A
Total		2,901.27	N/A	N/A	2,901.27	2,901.27	N/A

Catch-up contributions are available to participants who have attained age 50 and whose IRC401(k) deferral has reached the applicable limit necessary to satisfy the actual deferral percentage nondiscrimination test.

The **Refund Char'd As Catch-Up** column illustrates the amount of excess deferral that may be 'characterized' as Catch-up contribution.

The **Remaining Refund** Deferral illustrates the amount of excess deferral which cannot be 'characterized' as Catch-up contribution.

Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
IRC401(k) Catch-Up Contributions Details Report

Name	IRC401(k) Deferral	IRC402(g) Maximum Deferral	Existing Catch-Up Contrib	Catch-Up Rechar From ADP Refund	Total Catch-Up Contrib	Maximum Catch-Up Contrib	Remaining Available Catch-Up
Salmon, Atlantic	8,000.00	18,000.00	0.00	2,901.27	2,901.27	6,000.00	3,098.73
Char, Arctic	500.00	18,000.00	0.00	N/A	0.00	6,000.00	6,000.00

This report illustrates only those employees eligible for catch-up contributions.

Catch-up contributions are available to participants age 50 and over whose IRC401(k) deferral have reached the deferral limit.

The **IRC401(k) Deferral** column illustrates the actual deferral made by the participant.

The **IRC402(g) Maximum Deferral** is based on the statutory IRC401(k) Deferral limits for the applicable tax year.

The **Catch-Up From ADP Refund** column illustrates the amount of excess deferral that may be "characterized" as catch-up contribution.

**Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
IRC401(k) ADP QNEC Report - Employee-Level Detail**

Name	SocSec#	Without QNEC		With QNEC		QNEC	
		ADP \$Amt	ADP%	ADP \$Amt	ADP%	\$Amount	%Pay
Char, Arctic	###-##-4321	500.00	2.13	1,051.22	4.48	551.22	2.350
Total		500.00		1,051.22		551.22	

Considering all employees included in the test, an Average Theoretical ADP QNEC Percentage of 2.35%, is necessary to pass the test assuming a minimum average deferral of 4.48% by the Non-Highly Compensated Group.

This QNEC Percentage would require a contribution of \$551.22 to be made by the Plan Sponsor which would be 100% vested immediately.

Plan uses Current Year ADP NHC Contributions to perform test.

The Theoretical QNEC would be allocated to the lowest-paid non highly compensated Plan Participants (considering Targeted QNEC).

The Theoretical QNEC 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.

**Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
IRC401(m) Contribution Percentage Test**

Salary Group	Number of Participants	Contribution* As %Pay
Highly Compensated	1	3.24%
Non-Highly Compensated	1	1.07%
Total Plan	2	2.16%

IRC401(m) Contribution Percentage Test

(1)	1.25 x Contribution % for Non-Highly Compensated group:	1.34%
(2)	Lesser of 2% plus Contribution % for Non-Highly Compensated group and 2 x Contribution % for Non-Highly Compensated group:	2.14%
(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).	2.14%

The IRC401(m) ACP Test is **Not Satisfied**. Available options are:

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

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.)	2.14%
Theoretical Minimum Contribution % - Non-Highly Compensated Group: (Based on the Contribution % for the Highly Compensated group)	1.62%

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

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

Plan uses Current Year ACP NHC Contributions to perform test.

**Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
IRC401(m) Numerator - Employee-Level Details**

Name	Numerator Components						Numerator Total
	Employer	Mandatory	Voluntary	401(k) Defr	ER Match	QNEC	
Salmon, A	0.00	0.00	0.00	0.00	4,000.00	0.00	4,000.00
Char, A	0.00	0.00	0.00	0.00	250.00	0.00	250.00
Total	0.00	0.00	0.00	0.00	4,250.00	0.00	4,250.00

Employer indicates IRC401(a) employer regular contributions.
Mandatory indicates Mandatory employee contributions.
Voluntary indicates Voluntary employee contributions.
401(k) Defr indicates IRC401(k) employee elective compensation deferrals.
ER Match indicates IRC401(m) employer matching contributions.
QNEC indicates IRC401(k) employer QNEC contributions.

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

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

Plan uses Current Year ACP NHC Contributions to perform test.

Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
IRC401(m) ACP Return of Excess Contributions - Employee-Level Details

Name	SocSec#	Top Down Leveling			Adjusted ACP Values			
		ACP Numerator	Numerator Reduction	ACP %	ACP Numerator	Numerator Reduction	Adj ACP Numerator	ACP %
Salmon, Atlantic	###-##-6789	4,000.00	1,358.04	2.14	4,000.00	1,358.04	2,641.96	2.14
Total		4,000.00	1,358.04		4,000.00	1,358.04	2,641.96	

Plan uses Current Year ACP NHC Contributions to perform test.

The ACP Amounts and Percentages shown above result from the illustrated reduction in the actual ACP test numerator. This theoretical calculation illustrates one set of minimum reduction amounts which, if performed, will be deemed to satisfy the ACP test. The maximum average contribution percentage for the Highly Compensated Group is 2.14% 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. The Match on excess illustrated does not consider potential recharacterization of deferrals as Catch-up.

Numerator Reduction illustrates the IRC401(m) ACP refund amount.

**Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
IRC401(m) ACP Reduction of Excess Contributions By Source**

Name	Reduction Amounts By Source						Total Refund	Match On Excess
	Employer Contrib	IRC401(k) Deferral	IRC401(k) QNEC	Mandatory	Voluntary	Match		
Salmon, A	0.00	0.00	0.00	0.00	0.00	1,358.04	1,358.04	0.00
Total	0.00	0.00	0.00	0.00	0.00	1,358.04	1,358.04	0.00

Plan uses Current Year ACP NHC Contributions to perform test.

Mandatory indicates mandatory employee contributions.

Voluntary indicates voluntary employee contributions.

Match indicates IRC401(m) employer matching contributions.

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. The Match on excess illustrated does not consider potential recharacterization of deferrals as Catch-up.

**Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
IRC401(m) ACP QNEC Report - Employee-Level Detail**

Name	SocSec#	Without QNEC		With QNEC		QNEC	
		ACP \$Amt	ACP%	ACP \$Amt	ACP%	\$Amount	%Pay
Char, Arctic	###-##-4321	250.00	1.07	379.01	1.62	129.01	0.550
Total		250.00		379.01		129.01	

Considering all employees included in the test, an Average Theoretical ACP QNEC Percentage of 0.55%, is necessary to pass the test assuming a minimum average deferral of 1.62% by the Non-Highly Compensated Group.

This QNEC Percentage would require a contribution of \$129.01 to be made by the Plan Sponsor which would be 100% vested immediately.

Plan uses Current Year ACP NHC Contributions to perform test.

The Theoretical QNEC would be allocated to the lowest-paid non highly compensated Plan Participants (considering Targeted QNEC).

The Theoretical QNEC 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.

Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
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
Salmon, Atlantic	0.00	1,358.04	1,358.04
Total	0.00	1,358.04	1,358.04

**Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
Maximum HC Contributions for Next Plan Year**

The Current Plan Year is January 1, 2015 - December 31, 2015.	
The NHC ADP% based on the Current Plan Year is:	2.13%
The Next Plan Year begins on January 1, 2016.	
The Maximum HC ADP% for the Next Plan Year is:	4.13%

This report assumes that the plan will use this year's NHC contributions to perform any applicable ADP/ACP tests in the next Plan Year.

This information would apply if the plan will change the testing method to use this year's NHC contributions (adjusted if necessary to reflect the limitations on double counting imposed by IRS Notice 98-1) to perform any applicable ADP/ACP tests in the next Plan Year.

**Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
IRC415 Maximum Account Addition Analysis**

Employee Name	IRC415 Compensation	Account Addition		
		Plan	IRC415 Maximum	Amt-In- Excess
Salmon, Atlantic (###-##-6789)				
Actual	123,456.00	27,000.00	53,000.00	0.00
Projected	123,456.00	27,000.00	53,000.00	0.00
Char, Arctic (###-##-4321)				
Actual	23,456.00	1,750.00	23,456.00	0.00
Projected	23,456.00	1,750.00	23,456.00	0.00
Plan Total				
Actual	146,912.00	28,750.00	76,456.00	0.00
Projected	146,912.00	28,750.00	76,456.00	0.00

IRC415 Maximum Account Addition does not consider associated plans.

Since IRC415 Compensation is defined separately, IRC415 Compensation amounts are not necessarily the same as Plan Compensation amounts.

This report illustrates only those employees in the census with non-zero current account additions.

**Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
Account Addition in Excess of IRC415 Account Addition By Source**

Employee Name	Employee Deferral (6)	Mandatory Employee (7)	Voluntary Employee (8)	QNEC (5)	Employer Match		Employer	
					Forfeiture (4)	Contribution (3)	Forfeiture (2)	Contribution (1)
Salmon, Atlantic (SocSec####-##-6789)								
Account Addition before Limitation	8,000.00	0.00	0.00	0.00	0.00	4,000.00	0.00	15,000.00
Applicable IRC415 Maximum Acct Addition	34,000.00	26,000.00	26,000.00	34,000.00	34,000.00	38,000.00	38,000.00	53,000.00
Acct Addition in Excess of IRC415 Limit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Remaining IRC415 Maximum Acct Addition	26,000.00	26,000.00	26,000.00	34,000.00	34,000.00	34,000.00	38,000.00	38,000.00
Char, Arctic (SocSec####-##-4321)								
Account Addition before Limitation	500.00	0.00	0.00	0.00	0.00	250.00	0.00	1,000.00
Applicable IRC415 Maximum Acct Addition	22,206.00	21,706.00	21,706.00	22,206.00	22,206.00	22,456.00	22,456.00	23,456.00
Acct Addition in Excess of IRC415 Limit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Remaining IRC415 Maximum Acct Addition	21,706.00	21,706.00	21,706.00	22,206.00	22,206.00	22,206.00	22,456.00	22,456.00

IRC415 Maximum Account Addition does not consider associated plans.

This report illustrates only those employees in the census with non-zero current account additions.

Plan account additions are limited by IRC415 in the following order:

- (1) ERC: Regular IRC401(a) employer contributions
- (2) ERC: Forfeitures reallocated to Regular IRC401(a) employer accounts
- (3) ERM: Employer matching contributions
- (4) ERM: Forfeitures reallocated to employer matching accounts
- (5) ERF: IRC401(a) non-elective employer QNEC
- (6) ERV: IRC401(k) employee-elective deferrals
- (7) MEC: Mandatory employee contributions
- (8) VEC: Voluntary employee contributions

**Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
Statutory Deferral Limits**

Prior tax year values do not apply to calendar plan years. The statutory deferral limits are based on employee tax years, which are assumed to be calendar years. The available additional deferral, if any, considers only the current tax year values. The excess deferral, if any, considers both the current and the prior (for non-calendar plan years) tax year values.

Only those employees with deferrals which exceed the statutory deferral limits are illustrated.

**Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
Catch-up Contributions**

	IRC402(g) Maximum Deferral	Elective Deferral	Existing Catch-up Contribution	Recharacterized Catch-up		Catch-up			Remaining Excess Deferral
				From 402(g) Max Limit	From 415/ Plan Limit	Total	Maximum	Remaining	
				Salmon, Atlantic	Id: ###-##-6789				
	18000.00	8000.00	0.00	0.00	0.00	0.00	6000.00	6000.00	0.00
Char, Arctic	Id: ###-##-4321								
	18000.00	500.00	0.00	0.00	0.00	0.00	6000.00	6000.00	0.00

Catch-up contributions are available to participants age 50 and over whose elective deferral has been limited by the IRC402(g) statutory dollar limit, or by other plan or statutory limitations.

The IRC402(g) Maximum Deferral is based on the statutory elective deferral limits for the applicable tax year, which is assumed to be the calendar year.

The elective Deferral column illustrates the actual deferral made by the participant.

The Additional Catch-Up From 402(g) Max Limit column illustrates the amount of deferral that may be "characterized" as catch-up contribution because the elective deferral exceeds the IRC402(g) limit.

The Remaining Excess Deferral illustrates the amount of excess deferral which cannot be "characterized" as catch-up contribution.

Only those employees with deferrals which exceed the statutory deferral limits are illustrated.

**Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
Statutory Deferral Limits Breakdown**

	Prior Tax Year Deferrals			Current Tax Year Deferrals			Excess Deferral		
	IRC401(k)	Roth 401(k)	Total	IRC401(k)	Roth 401(k)	Total	IRC401(k)	Roth 401(k)	Total
Salmon, Atlantic	###-##-6789								
	0.00	0.00	0.00	8000.00	0.00	8000.00	0.00	0.00	0.00
Char, Arctic	###-##-4321								
	0.00	0.00	0.00	500.00	0.00	500.00	0.00	0.00	0.00

Prior tax year values do not apply to calendar plan years. The statutory deferral limits are based on employee tax years, which are assumed to be calendar years. The available additional deferral, if any, considers only the current tax year values. The excess deferral, if any, considers both the current and the prior (for non-calendar plan years) tax year values.

**Sample Plan Sponsor
Profit Sharing Plan
Valuation as of December 31, 2015
Breakdown of Catch-up Contributions**

	IRC402(g) Maximum Deferral	Elective Deferral		Existing Catch-up		Recharacterized Catch-up			
		IRC401(k)	Roth 401(k)	IRC401(k)	Roth 401(k)	From 402(g) Limit		From IRC415 Limit	
						IRC401(k)	Roth 401(k)	IRC401(k)	Roth
Salmon, Atlantic	Id: ###-##-6789								
	18000.00	8000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Char, Arctic	Id: ###-##-4321								
	18000.00	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Catch-up contributions are available to participants age 50 and over whose elective deferral has been limited by the IRC402(g) statutory dollar limit, or by other plan or statutory limitations.

The IRC402(g) Maximum Deferral is based on the statutory elective deferral limits for the applicable tax year, which is assumed to be the calendar year.

The elective Deferral column illustrates the actual deferral made by the participant.

The Recharacterized Catch-Up From 402(g) Max Limit column illustrates the amount of deferral that may be "characterized" as catch-up contribution because the elective deferral exceeds the IRC402(g) limit.