

Sample
DB & DC Combination

Combined Plan Valuation
For the Plan Year Ending

Prepared By

Your Name Here

On March 4, 2007

Sample
DB & DC Combination
Employee Contributions and Costs
For Plan Year Ending December 31, 2007

<u>Participant Name</u>	<u>HCE</u>	<u>Compensation</u>	<u>Employer Contribution</u>	<u>%</u>	<u>Employer Safe Harbor</u>	<u>%</u>	<u>Employee Deferral</u>	<u>Catch-up</u>	<u>Total DC Plan Contribution</u>	<u>Defined Benefit Cost</u>	<u>Total Both Plans</u>	<u>%</u>
Jones, Tommy Lee	Y	225,000.00	0.00	0.00	6,750.00	3.00	15,500.00	5,000.00	27,250.00	201,763.00	229,013.00	101.78
Griffith, Melanie	Y	225,000.00	0.00	0.00	6,750.00	3.00	15,500.00	5,000.00	27,250.00	176,314.00	203,564.00	90.47
Turner, Kathleen	N	75,000.00	3,375.00	4.50	2,250.00	3.00	0.00	0.00	5,625.00	4,193.00	9,818.00	13.09
Sils, Beverly	N	80,000.00	3,600.00	4.50	2,400.00	3.00	0.00	0.00	6,000.00	4,962.00	10,962.00	13.70
Jordan, Michael	N	55,000.00	2,475.00	4.50	1,650.00	3.00	0.00	0.00	4,125.00	2,995.00	7,120.00	12.95
Parker, Sarah	N	45,000.00	2,025.00	4.50	1,350.00	3.00	0.00	0.00	3,375.00	2,200.00	5,575.00	12.39
Shields, Brooke	N	58,000.00	2,610.00	4.50	1,740.00	3.00	0.00	0.00	4,350.00	2,993.00	7,343.00	12.66
Roddick, Andy	N	39,000.00	1,755.00	4.50	1,170.00	3.00	0.00	0.00	2,925.00	1,755.00	4,680.00	12.00
Davenport, Linsey	N	35,000.00	3,237.50	9.25	1,050.00	3.00	0.00	0.00	4,287.50	1,252.00	5,539.50	15.83
Kupets, Courtney	N	38,877.00	3,596.12	9.25	1,166.31	3.00	0.00	0.00	4,762.43	1,162.00	5,924.43	15.24
Crow, Sheryl	N	27,500.00	1,237.50	4.50	825.00	3.00	0.00	0.00	2,062.50	1,074.00	3,136.50	11.41
Hayes, Sean	N	24,900.00	2,303.25	9.25	747.00	3.00	0.00	0.00	3,050.25	744.00	3,794.25	15.24
Totals		928,277.00	26,214.37		27,848.31		31,000.00	10,000.00	95,062.68	401,407.00	496,469.68	

**Sample
DB & DC Combination
Employee Retirement Benefits**
For Plan Year Ending December 31, 2007

<u>Participant Name</u>	<u>AA</u>	<u>RA</u>	<u>HCE</u>	<u>Compensation</u>	<u>Total DC Plan Contribution</u>	<u>Projected Account Balance</u>	<u>Monthly DC Plan Benefit</u>	<u>Monthly DB Plan Benefit</u>	<u>Social Security Benefit</u>	<u>Total Benefit</u>	<u>%</u>
Jones, Tommy Lee	58	63	Y	225,000.00	27,250.00	130,531.86	1,267.53	7,500.00	2,165.00	10,932.53	58.31
Griffith, Melanie	50	57	Y	225,000.00	27,250.00	198,532.37	1,715.97	8,505.83	2,203.60	12,425.40	66.27
Turner, Kathleen	48	57	N	75,000.00	5,625.00	81,486.90	704.31	312.50	1,832.40	2,849.21	45.59
Sils, Beverly	51	57	N	80,000.00	6,000.00	44,015.56	380.44	200.00	1,840.30	2,420.74	36.31
Jordan, Michael	47	57	N	55,000.00	4,125.00	68,662.63	593.47	252.08	1,571.00	2,416.55	52.72
Parker, Sarah	43	57	N	45,000.00	3,375.00	91,638.38	792.05	281.25	1,411.80	2,485.10	66.27
Shields, Brooke	44	57	N	58,000.00	4,350.00	93,504.53	808.18	314.17	1,670.80	2,793.15	57.79
Roddick, Andy	40	57	N	39,000.00	2,925.00	109,541.95	946.80	292.50	1,309.30	2,548.60	78.42
Davenport, Linsey	32	57	N	35,000.00	4,287.50	342,804.54	2,962.95	379.17	1,280.40	4,622.52	158.49
Kupets, Courtney	25	57	N	38,877.00	4,762.43	639,182.57	5,524.63	518.36	1,418.20	7,461.19	230.30
Crow, Sheryl	35	57	N	27,500.00	2,062.50	125,592.41	1,085.53	263.54	1,074.30	2,423.37	105.75
Hayes, Sean	25	57	N	24,900.00	3,050.25	409,384.84	3,538.42	332.00	1,050.20	4,920.62	237.14
Totals				928,277.00							

Sample
DB & DC Combination
Maximum Deductible Limit (Section 404)
For Plan Year Ending December 31, 2007

	<u>Total Plan Contribution</u>	<u>Employee Contribution</u>	<u>Section 404 Contribution</u>	
DC Plan Cost	95,062.68	41,000.00	54,062.68	
DB Plan Cost	401,407.00	0.00	401,407.00	
Total Combined Plan Cost	496,469.68	41,000.00	455,469.68	
404 Maximum Deduction Limit			457,103.62	PASS

Sample
DB & DC Combination
Percentage to Owner Employees
For Plan Year Ending December 31, 2007

	<u>DC Plan Contribution</u>	<u>DB Plan Contribution</u>	<u>Total Contribution</u>	<u>Percent of Total</u>
Owner Employees	54,500.00	378,077.00	432,577.00	87.13%
Other Employees	40,562.68	23,330.00	63,892.68	12.87%
Total	95,062.68	401,407.00	496,469.68	100.00%