

Sample ABC Company, Inc.
401(k) Plan

QUARTERLY VALUATION
FOR THE PERIOD ENDING
DECEMBER 31, 2003

PREPARED BY
(Insert Your Company Name Here)
ON DECEMBER 31, 2003

Sample ABC Company, Inc.
401(k) Plan
SUMMARY OF MAJOR PLAN PROVISIONS
FOR THE PLAN YEAR ENDING DECEMBER 31, 2003

PLAN EFFECTIVE DATE	JANUARY 1, 1997
PLAN YEAR	FROM JANUARY 1, 2003 TO DECEMBER 31, 2003
ELIGIBILITY	ALL EMPLOYEES ARE ELIGIBLE TO ENTER ON THE ENTRY DATE COINCIDING WITH OR NEXT FOLLOWING COMPLETION OF THE FOLLOWING REQUIREMENTS: MINIMUM AGE: 21 YEARS AND 0 MONTHS SERVICE: 1 YEARS AND 0 MONTHS HOURS REQUIRED: 1000
ENTRY DATE(S)	FIRST DAY OF THE FIRST AND SEVENTH MONTHS
EXCLUDED GROUPS	NONE
NORMAL RETIREMENT AGE	ALL PARTICIPANTS ARE ELIGIBLE TO RETIRE WITH THEIR FULL RETIREMENT BENEFIT ON THE LATER OF THE FOLLOWING: ATTAINMENT OF AGE 65.0 COMPLETION OF 5 YEARS OF PARTICIPATION
NORMAL RETIREMENT BENEFIT	UPON NORMAL RETIREMENT EACH PARTICIPANT WILL BE ENTITLED TO THE FULL VALUE OF HIS ACCOUNT.
DEATH BENEFIT	THE VALUE OF THE PARTICIPANT'S ACCOUNT.
TERMINATION BENEFIT	A PARTICIPANT'S ACCOUNT BALANCE MAINTAINED FROM EMPLOYEE-DERIVED CONTRIBUTIONS IS FULLY VESTED AND NONFORFEITABLE AT ALL TIMES.

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SUMMARY OF MAJOR PLAN PROVISIONS
FOR THE PLAN YEAR ENDING DECEMBER 31, 2003

TERMINATION BENEFIT (CONT.)

UPON TERMINATION FOR ANY REASON OTHER THAN DEATH, DISABILITY OR RETIREMENT, A PARTICIPANT SHALL BE ENTITLED TO A PORTION OF HIS ACCOUNT BALANCE MAINTAINED FROM EMPLOYER-DERIVED CONTRIBUTIONS IN ACCORDANCE WITH THE FOLLOWING VESTING SCHEDULE:

COUNTED YEARS	VESTED PERCENT
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

ALL YEARS OF SERVICE WILL BE COUNTED EXCEPT FOR THE FOLLOWING:

YEARS WITH LESS THAN 1,000 HOURS

TOP HEAVY MINIMUM BENEFIT

EACH NON-KEY PARTICIPANT WILL BE ENTITLED TO A MINIMUM ALLOCATION EQUAL TO THE LESSER OF 3% OR THE PERCENT THAT KEY EMPLOYEES RECEIVE AS A PERCENT OF COMPENSATION.

TOP HEAVY STATUS

A PLAN IS TOP HEAVY IF OVER 60% OF THE VALUE OF ALL ACCRUED BENEFITS IN ALL OF THE EMPLOYER'S PLANS ARE FOR THE BENEFIT OF KEY EMPLOYEES. A KEY EMPLOYEE IS GENERALLY AN OFFICER OR OWNER OF THE COMPANY. THIS PLAN IS CURRENTLY NOT TOP HEAVY.

COMPANY CONTRIBUTION

THIS YEAR THE COMPANY WILL CONTRIBUTE AN AMOUNT EQUAL TO THE FOLLOWING:

\$25,000.00

Sample ABC Company, Inc.
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SUMMARY OF MAJOR PLAN PROVISIONS
FOR THE PLAN YEAR ENDING DECEMBER 31, 2003

CONTRIBUTIONS

EMPLOYER MATCHING CONTRIBUTIONS:

THIS YEAR THE COMPANY WILL CONTRIBUTE AN AMOUNT EQUAL TO 50% OF EMPLOYEE CONTRIBUTIONS UP TO 6.00%.

EMPLOYEE DEFERRALS:

EACH YEAR EACH PARTICIPANT WILL HAVE THE RIGHT TO ELECT TO DEFER A PORTION OF HIS COMPENSATION WHICH WILL THEN BE CONTRIBUTED ON HIS BEHALF TO THE PLAN.

ALLOCATIONS

THIS YEAR THE CONTRIBUTION WILL BE ALLOCATED IN PROPORTION TO COMPENSATION.

FORFEITURES

PROFIT SHARING FORFEITURES:

THIS YEAR ANY FORFEITURES WILL BE ALLOCATED IN PROPORTION TO COMPENSATION.

EMPLOYER MATCHING FORFEITURES:

THIS YEAR MATCHING FORFEITURES WILL BE USED TO REDUCE CONTRIBUTIONS.

Sample ABC Company, Inc.

401(k) Plan

VALUATION DATE: 12/31/2003

PARTICIPANT ENTRY DATE LISTING

Employee Name	Date of Birth	Date of Hire	Date of Entry
Harold Smith	01/01/1940	02/15/1984	01/01/1997
David Franklin	01/15/1945	02/15/1984	01/01/1997
Melissa Harper	09/16/1955	05/01/1988	01/01/1997
Thomas Brown	05/12/1938	10/26/1994	01/01/1997
Amy Johnston	03/15/1962	07/06/1998	01/01/2000
Bruce Williams	10/31/1958	01/19/1990	01/01/1997

Total Number of Employees: 6

Sample ABC Company, Inc.

401(k) Plan

For the Period Ending 12/31/2003

Employee Census

Name	Soc Sec Num	Birth	Hire	Entry	Term.	Hours	Comp	Status
Harold Smith	871-96-5514	01/01/1940	02/15/1984	01/01/1997		1,000	345,000.00	Active
David Franklin	845-62-0193	01/15/1945	02/15/1984	01/01/1997		1,000	101,250.00	Active
Melissa Harper	564-51-3975	09/16/1955	05/01/1988	01/01/1997		1,000	52,500.00	Active
Thomas Brown	015-65-8293	05/12/1938	10/26/1994	01/01/1997		1,000	37,500.00	Active
Amy Johnston	047-95-1252	03/15/1962	07/06/1998	01/01/2000		1,000	31,500.00	Active
Bruce Williams	714-52-3691	10/31/1958	01/19/1990	01/01/1997	03/15/2003	475	18,750.00	Term'd < 500 Hrs

Active Employees:	5	Actives Fully Vested:	5	Active Total Comp:	567,750.00
Inactive Employees:	1	Actives Partially Vested:	0	Inactive Total Comp:	18,750.00
Ineligible Employees:	0	Actives Non-Vested:	0	Ineligible Total Comp:	0
Total Employees:	6			Total Comp:	586,500.00

Sample ABC Company, Inc.

401(k) Plan

DEPOSIT SUMMARY
Calculated as of December 31, 2003

PARTICIPANT NAME	PLAN COMP.	EMPLOYEE DEF.	EMPLOYER MATCHING		QNEC	OTHER CONTRIBS	FORF. ALLOC.	TOTAL DEPOSIT
Harold Smith	200,000.00	7,500.00	10,450.69	3,750.00	0.00	0.00	0.00	21,700.69
David Franklin	101,250.00	7,500.00	6,613.32	3,037.50	0.00	0.00	0.00	17,150.82
Melissa Harper	52,500.00	4,500.00	3,429.13	0.00	0.00	0.00	0.00	7,929.13
Thomas Brown	37,500.00	3,000.00	2,449.38	1,125.00	0.00	0.00	0.00	6,574.38
Amy Johnston	31,500.00	1,500.00	2,057.48	750.00	0.00	0.00	0.00	4,307.48
Bruce Williams	18,750.00	1,125.00	0.00	562.50	0.00	0.00	0.00	1,687.50
TOTALS	441,500.00	25,125.00	25,000.00	9,225.00	0.00	0.00	0.00	59,350.00

Sample ABC Company, Inc.
401(k) Plan
Summary of Accounts

	Beginning Balance 10/01/03	Contrib.	Forfeit.	Earnings	Withdrawals	Transfers	Ending Balance 12/31/03	Vested Balance
Harold Smith	871-96-5514	STATUS: Active		COMP: \$345,000.00		VESTING: 100.00%		
Employee Deferral								
Income Fund of America	1,205.63	7,500.00	0.00	24.97	0.00	3,767.28	12,497.88	12,497.88
Aim Constellation	65,560.05	0.00	0.00	2,864.70	0.00	0.00	68,424.75	68,424.75
Loans	14,806.66			2,556.26		-3,767.28	13,595.64	13,595.64
Employer Discretionary								
Income Fund of America	0.00	10,450.69	0.00	0.00	0.00	0.00	10,450.69	10,450.69
Aim Constellation	38,601.45	0.00	0.00	1,686.72	0.00	0.00	40,288.17	40,288.17
Employer Matching								
Income Fund of America	476.25	3,750.00	0.00	11.95	0.00	0.00	4,238.20	4,238.20
Aim Constellation	5,280.01	0.00	0.00	230.71	0.00	0.00	5,510.72	5,510.72
PARTICIPANT TOTAL	125,930.05	21,700.69	0.00	7,375.31	0.00	0.00	155,006.05	155,006.05
David Franklin	845-62-0193	STATUS: Active		COMP: \$101,250.00		VESTING: 100.00%		
Employee Deferral								
Income Fund of America	23,760.04	7,500.00	0.00	144.48	0.00	0.00	31,404.52	31,943.45
Aim Balanced	37,400.97	0.00	0.00	2,075.82	0.00	0.00	39,476.79	39,476.79
Aim Constellation	47,250.88	0.00	0.00	2,064.67	0.00	0.00	49,315.55	49,315.55
Employer Discretionary								
Income Fund of America	0.00	6,613.32	0.00	0.00	0.00	0.00	6,613.32	6,613.32
Aim Balanced	13,750.12	0.00	0.00	763.16	0.00	0.00	14,513.28	14,513.28
Employer Matching								
Income Fund of America	1,080.63	3,037.50	0.00	13.65	0.00	0.00	4,131.78	4,131.78
Aim Balanced	2,204.69	0.00	0.00	122.36	0.00	0.00	2,327.05	2,327.05
Aim Constellation	1,127.63	0.00	0.00	49.27	0.00	0.00	1,176.90	1,176.90
Employee Rollover								
Aim Balanced	157,489.52	0.00	0.00	13,987.22	0.00	0.00	171,476.74	171,476.74
PARTICIPANT TOTAL	284,064.48	17,150.82	0.00	19,220.63	0.00	0.00	320,435.93	320,974.86
Melissa Harper	564-51-3975	STATUS: Active		COMP: \$52,500.00		VESTING: 100.00%		
Employee Deferral								
Income Fund of America	3,250.11	4,500.00	0.00	28.89	0.00	0.00	7,779.00	7,779.00
Aim Constellation	3,308.28	0.00	0.00	144.56	0.00	0.00	3,452.84	3,452.84
Employer Discretionary								
Income Fund of America	0.00	3,429.13	0.00	0.00	0.00	0.00	3,429.13	3,429.13
Aim Balanced	13,480.00	0.00	0.00	748.17	0.00	0.00	14,228.17	14,228.17
PARTICIPANT TOTAL	20,038.39	7,929.13	0.00	921.62	0.00	0.00	28,889.14	28,889.14
Thomas Brown	015-65-8293	STATUS: Active		COMP: \$37,500.00		VESTING: 100.00%		
Employee Deferral								
Income Fund of America	1,789.63	3,000.00	0.00	17.27	0.00	0.00	4,806.90	4,806.90
Employer Discretionary								
Income Fund of America	145.98	2,449.38	0.00	0.77	0.00	0.00	2,596.13	2,596.13
Aim Balanced	9,150.00	0.00	0.00	507.84	0.00	0.00	9,657.84	9,657.84
Aim Constellation	9,750.99	0.00	0.00	426.08	0.00	0.00	10,177.07	10,177.07
Employer Matching								
Income Fund of America	471.16	1,125.00	0.00	5.43	0.00	0.00	1,601.59	1,601.59

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Summary of Accounts

	Beginning Balance 10/01/03	Contrib.	Forfeit.	Earnings	Withdrawals	Transfers	Ending Balance 12/31/03	Vested Balance
Thomas Brown	015-65-8293	STATUS: Active		COMP: \$37,500.00		VESTING: 100.00%		
PARTICIPANT TOTAL	21,307.76	6,574.38	0.00	957.39	0.00	0.00	28,839.53	28,839.53
Amy Johnston	047-95-1252	STATUS: Active		COMP: \$31,500.00		VESTING: 100.00%		
Employee Deferral								
Income Fund of America	0.00	1,500.00	0.00	3.93	0.00	0.00	1,503.93	1,503.93
Employer Discretionary								
Income Fund of America	0.00	2,057.48	0.00	0.00	0.00	0.00	2,057.48	2,057.48
Employer Matching								
Income Fund of America	0.00	750.00	0.00	1.97	0.00	0.00	751.97	751.97
PARTICIPANT TOTAL	0.00	4,307.48	0.00	5.90	0.00	0.00	4,313.38	4,313.38
Bruce Williams	714-52-3691	STATUS: Terminated		COMP: \$18,750.00		VESTING: 100.00%		
Employee Deferral								
Income Fund of America	216.96	1,125.00	0.00	4.09	0.00	0.00	1,346.05	1,346.05
Aim Constellation	456.22	0.00	0.00	19.93	0.00	0.00	476.15	476.15
Employer Discretionary								
Aim Balanced	8,401.97	0.00	0.00	466.33	0.00	0.00	8,868.30	8,868.30
Employer Matching								
Income Fund of America	198.63	562.50	0.00	2.52	0.00	0.00	763.65	763.65
Aim Constellation	165.22	0.00	0.00	7.22	0.00	0.00	172.44	172.44
PARTICIPANT TOTAL	9,439.00	1,687.50	0.00	500.09	0.00	0.00	11,626.59	11,626.59

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401(k) Plan
Summary of Accounts

	Beginning Balance 10/01/03	Contrib.	Forfeit.	Earnings	Withdrawals	Transfers	Ending Balance 12/31/03	Vested Balance
TOTALS								
Employee Deferral								
Income Fund of America	30,222.37	25,125.00	0.00	223.63	0.00	3,767.28	59,338.28	59,877.21
Aim Balanced	37,400.97	0.00	0.00	2,075.82	0.00	0.00	39,476.79	39,476.79
Aim Constellation	116,575.43	0.00	0.00	5,093.86	0.00	0.00	121,669.29	121,669.29
Loans	14,806.66			2,556.26		-3,767.28	13,595.64	13,595.64
Employer Discretionary								
Income Fund of America	145.98	25,000.00	0.00	0.77	0.00	0.00	25,146.75	25,146.75
Aim Balanced	44,782.09	0.00	0.00	2,485.50	0.00	0.00	47,267.59	47,267.59
Aim Constellation	48,352.44	0.00	0.00	2,112.80	0.00	0.00	50,465.24	50,465.24
Employer Matching								
Income Fund of America	2,226.67	9,225.00	0.00	35.52	0.00	0.00	11,487.19	11,487.19
Aim Balanced	2,204.69	0.00	0.00	122.36	0.00	0.00	2,327.05	2,327.05
Aim Constellation	6,572.86	0.00	0.00	287.20	0.00	0.00	6,860.06	6,860.06
Qualified Non-Elective								
Employee Rollover								
Aim Balanced	157,489.52	0.00	0.00	13,987.22	0.00	0.00	171,476.74	171,476.74
TOTALS BY SOURCE								
Employee Deferral	199,005.43	25,125.00	0.00	9,949.57	0.00	0.00	234,080.00	234,618.93
Employer Discretionary	93,280.51	25,000.00	0.00	4,599.07	0.00	0.00	122,879.58	122,879.58
Employer Matching	11,004.22	9,225.00	0.00	445.08	0.00	0.00	20,674.30	20,674.30
Employee Rollover	157,489.52	0.00	0.00	13,987.22	0.00	0.00	171,476.74	171,476.74
TOTALS BY FUND								
Income Fund of America	32,595.02	59,350.00	0.00	259.92	0.00	3,767.28	95,972.22	96,511.15
Aim Balanced	241,877.27	0.00	0.00	18,670.90	0.00	0.00	260,548.17	260,548.17
Aim Constellation	171,500.73	0.00	0.00	7,493.86	0.00	0.00	178,994.59	178,994.59
Loans	14,806.66			2,556.26		-3,767.28	13,595.64	13,595.64
GRAND TOTALS	460,779.68	59,350.00	0.00	28,980.94	0.00	0.00	549,110.62	549,649.55

Sample ABC Company, Inc.

401(k) Plan

For the Period Ending 12/31/2003

HCE/Key Employee Determination

	Status	Compensation	Owner Pct	Officer	Family	Spouse	Descend. Under 19	HCE/ Reason	Key/ Reason
Harold Smith									
Current	C	345,000.00	75.00	Y				Y 5% Owner	Y 5% Owner
Prior								Y	
David Franklin									
Current	C	101,250.00	25.00	Y				Y 5% Owner	Y 5% Owner
Prior								Y	
Totals									
Current		446,250.00							

	HCE	Key
5% Owner	2	2
Comp Limit	0	0
Top 20%	0	0
Officer	0	0
Family	0	0
Not Top 100	0	0
Lookback	0	0
Top 10 Look	0	0
Total	2	2

Compensation = Total plan compensation
+ Extra compensation

Sample ABC Company, Inc.

401(k) Plan

For the Period Ending 12/31/2003

IRC 415 Summary

	Allocation Compensation	Employer Contribution	Allocated Forfeiture	Employee Contribution	Total Additions	IRC 415 Compensation	Percent of Pay	Excess over 415 Limit
Harold Smith	200,000.00	14,200.69	0.00	7,500.00	21,700.69	200,000.00	10.9	0.00
David Franklin	101,250.00	9,650.82	0.00	7,500.00	17,150.82	101,250.00	16.9	0.00
Melissa Harper	52,500.00	3,429.13	0.00	4,500.00	7,929.13	52,500.00	15.1	0.00
Thomas Brown	37,500.00	3,574.38	0.00	3,000.00	6,574.38	37,500.00	17.5	0.00
Amy Johnston	31,500.00	2,807.48	0.00	1,500.00	4,307.48	31,500.00	13.7	0.00
Bruce Williams	18,750.00	562.50	0.00	1,125.00	1,687.50	18,750.00	9.0	0.00
Totals	441,500.00	34,225.00	0.00	25,125.00	59,350.00	441,500.00		0.00

*NOTE: The calculated 415 excess is based on the compensation and additions above.
Check these figures and run the 415(c) routine for actual adjustments.*

Sample ABC Company, Inc.

401(k) Plan

For the Period Ending 12/31/2003

IRC 404 Limits

404 Compensation	441,500.00	
404 Contributions:	<u>Dollar Amount</u>	<u>Percentage</u>
Employer Discretionary	25,000.00	5.66%
Employer Matching	9,225.00	2.09%
Other Contributions	<u>0.00</u>	<u>0.00%</u>
Total Contributions	<u>34,225.00</u>	<u>7.75%</u>
Forfeitures Which Reduce Contributions:		
Employer Discretionary	0.00	0.00%
Employer Matching	0.00	0.00%
Other Forfeitures Which Reduce	0.00	0.00%
Total Forfeitures	<u>0.00</u>	<u>0.00%</u>
TOTAL NET CONTRIBUTIONS	<u>34,225.00</u>	<u>7.75%</u>
Plan Type	Thrift or 401(k) Plan	
Maximum 404 Contribution	110,375.00	25.00%
Excess Over 404 Limit	0.00	
Unallocated Remaining Contribution	76,150.00	

*NOTE: The values calculated above are meant for illustration purposes only.
Please consult the plan's tax advisor for actual deductibility limits.*

Sample ABC Company, Inc.

401(k) Plan

For the Plan Year Ending 12/31/2003

5500 Information

	Count
Number of participants as of the end of the plan year:	
Active participants	5
Retired or separated participants receiving benefits	0
Other retired or separated participants entitled to benefits	<u>1</u>
Subtotal	6
Deceased participants with benefits	<u>0</u>
Total	6
Participants with account balances at year end	6
Terminated during plan year < 100% vested	0
Separated participants to be reported on Sch. SSA	0

*The counts above are based on coding in ASC.
Incorrect coding of statuses and/or account balances will
result in incorrect counts. Please check all counts.*

*Retired participants = status "R"
Deceased participants = status "D"*

Sample ABC Company, Inc.

401(k) Plan

EMPLOYEE DATA REQUEST

EMPLOYEE DATA FOR PERIOD ENDING 12/31/2003

NAME	SOC. SEC. NUMBER	SEX	DATE OF BIRTH	DATE OF HIRE	HOURS WORKED	DATE OF TERMINATION	DATE OF REHIRE	COMPENSATION
Harold Smith	871-96-5514	M	01/01/1940	02/15/1984	_____	__/__/____	__/__/____	_____
David Franklin	845-62-0193	M	01/15/1945	02/15/1984	_____	__/__/____	__/__/____	_____
Melissa Harper	564-51-3975	F	09/16/1955	05/01/1988	_____	__/__/____	__/__/____	_____
Thomas Brown	015-65-8293	M	05/12/1938	10/26/1994	_____	__/__/____	__/__/____	_____
Amy Johnston	047-95-1252	F	03/15/1962	07/06/1998	_____	__/__/____	__/__/____	_____
Bruce Williams	714-52-3691	M	10/31/1958	01/19/1990	_____	03/15/2003	__/__/____	_____

EMPLOYEE DATA REQUEST
Sample ABC Company, Inc.
401(k) Plan

Employee Data for the Period Ending 12/31/2003

Name	Soc. Sec. Number	Sex	Officer	% Owner	Date of Birth	Date of Hire	- - Hours Worked - -			Date of Term.	Date of Rehire	Comp.	Salary Deferrals	Employer Matching	Medical Reimb.	Depend. Care
							< 500	500-1000	> 1000							
Harold Smith	871-96-5514	M	_____	75.00	01/01/1940	02/15/1984	___	___	___	__/__/__	__/__/__	_____	_____	_____	_____	_____
David Franklin	845-62-0193	M	_____	25.00	01/15/1945	02/15/1984	___	___	___	__/__/__	__/__/__	_____	_____	_____	_____	_____
Melissa Harper	564-51-3975	F	_____	_____	09/16/1955	05/01/1988	___	___	___	__/__/__	__/__/__	_____	_____	_____	_____	_____
Thomas Brown	015-65-8293	M	_____	_____	05/12/1938	10/26/1994	___	___	___	__/__/__	__/__/__	_____	_____	_____	_____	_____
Amy Johnston	047-95-1252	F	_____	_____	03/15/1962	07/06/1998	___	___	___	__/__/__	__/__/__	_____	_____	_____	_____	_____
Bruce Williams	714-52-3691	M	_____	_____	10/31/1958	01/19/1990	___	___	___	03/15/2003	__/__/__	_____	_____	_____	_____	_____

Sample ABC Company, Inc.

401(k) Plan

For the Period 10/01/03 to 12/31/03

LOAN SUMMARY

EMPLOYEE NAME/ LOAN NO.	SOC. SEC. NO.	OUTSTANDING BEGINNING PRINCIPAL	LOANS ISSUED	INTEREST PAID	PRINCIPAL PAID	TOTAL PAYMENT	OUTSTANDING ENDING PRINCIPAL
Harold Smith 1	871-96-5514	14,806.66	0.00	2,556.26	1,211.02	3,767.28	13,595.64
GRAND TOTALS		14,806.66	0.00	2,556.26	1,211.02	3,767.28	13,595.64

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PARTICIPANT LOAN LISTING

AS OF 12/31/2003

PARTICIPANT NAME	SOC. SEC. NUMBER	LOAN DATE	ORIGINAL LOAN AMT.	LOAN INT. RATE	CURR. LOAN BALANCE	SOURCE	LOAN FUND
Harold Smith	871-96-5514	11/30/1999	15,000.00	9.750%	13,595.64	1	1

Sample ABC Company, Inc.
Defined Contribution Plan

*Personal Statement
as of 12/31/2003*

Harold Smith

871-96-5514

Personal Information

Date of Birth:	01/01/1940	Vesting Credit Start Date:	01/01/1984	Date of Participation:	01/01/1997
Date of Hire:	02/15/1984	Projected 100% Vesting Date:	12/31/1989	Normal Retirement Date:	01/01/2005

Account Information

Employer Discretionary

Account balance on 01/01/2003	\$6,270.41
Contributions	11,827.32
Forfeitures received	0.00
Investment gain or loss	195.56
Transfers	0.00
Withdrawals	0.00
Amounts forfeited	0.00
<hr/>	
Account balance on 12/31/2003	\$18,293.29
Vested percent	100.00
Vested account balance	\$18,293.29
Contributions as a percent of pay	5%

Sample ABC Company, Inc.
Defined Contribution Plan

*Personal Statement
as of 12/31/2003*

David Franklin

845-62-0193

Personal Information

Date of Birth:	01/15/1945	Vesting Credit Start Date:	01/01/1984	Date of Participation:	01/01/1997
Date of Hire:	02/15/1984	100% Vesting Date:	12/31/1989	Normal Retirement Date:	01/15/2010

Account Information

	Employer Discretionary	Rollover	Totals
<hr/>			
Account balance on 01/01/2003	\$3,967.99	\$157,489.23	\$161,457.22
Contributions	5,987.58	0.00	5,987.58
Forfeitures received	0.00	0.00	0.00
Investment gain or loss	123.75	13,987.22	14,110.97
Transfers	0.00	0.00	0.00
Withdrawals	0.00	0.00	0.00
Amounts forfeited	0.00	0.00	0.00
<hr/>			
Account balance on 12/31/2003	\$10,079.32	\$171,476.45	\$181,555.77
Vested percent	100	100	
Vested account balance	\$10,079.32	\$171,476.45	\$181,555.77
Contributions as a percent of pay	6%	0%	6%

Sample ABC Company, Inc.

401(k) Plan

Personal Statement For: **David Franklin**
 Social Security Number: 845-62-0193
 As of December 31, 2003

	10/01/2003						Gain Or Loss		12/31/2003	- - Vested - -	
	Balance	Contribution	Forfeit.	Withdrawal	Transfer In	Transfer Out		Expenses	Balance	%	Amount
Employee Deferral											
Income Fund of Americ	23,760.04	7,500.00	0.00	0.00	538.93	0.00	144.48	0.00	31,943.45	100%	31,943.45
Aim Balanced	37,400.97	0.00	0.00	0.00	0.00	0.00	2,075.82	0.00	39,476.79	100%	39,476.79
Aim Constellation	47,250.88	0.00	0.00	0.00	0.00	0.00	2,064.67	0.00	49,315.55	100%	49,315.55
Sub Total	108,411.89	7,500.00	0.00	0.00	538.93	0.00	4,284.97	0.00	120,735.79		120,735.79
Employer Discretionary											
Income Fund of Americ	0.00	6,613.32	0.00	0.00	0.00	0.00	0.00	0.00	6,613.32	100%	6,613.32
Aim Balanced	13,750.12	0.00	0.00	0.00	0.00	0.00	763.16	0.00	14,513.28	100%	14,513.28
Sub Total	13,750.12	6,613.32	0.00	0.00	0.00	0.00	763.16	0.00	21,126.60		21,126.60
Employer Matching											
Income Fund of Americ	1,080.63	3,037.50	0.00	0.00	0.00	0.00	13.65	0.00	4,131.78	100%	4,131.78
Aim Balanced	2,204.69	0.00	0.00	0.00	0.00	0.00	122.36	0.00	2,327.05	100%	2,327.05
Aim Constellation	1,127.63	0.00	0.00	0.00	0.00	0.00	49.27	0.00	1,176.90	100%	1,176.90
Sub Total	4,412.95	3,037.50	0.00	0.00	0.00	0.00	185.28	0.00	7,635.73		7,635.73
Employee Rollover											
Aim Balanced	157,489.52	0.00	0.00	0.00	0.00	0.00	13,987.22	0.00	171,476.74	100%	171,476.74
Total	284,064.48	17,150.82	0.00	0.00	538.93	0.00	19,220.63	0.00	320,974.86		320,974.86

INVESTMENT SUMMARY

Income Fund of Americ	24,840.67	17,150.82	0.00	0.00	538.93	0.00	158.13	0.00	42,688.55		42,688.55
Aim Balanced	210,845.30	0.00	0.00	0.00	0.00	0.00	16,948.56	0.00	227,793.86		227,793.86
Aim Constellation	48,378.51	0.00	0.00	0.00	0.00	0.00	2,113.94	0.00	50,492.45		50,492.45
Total	284,064.48	17,150.82	0.00	0.00	538.93	0.00	19,220.63	0.00	320,974.86		320,974.86

Our Records Indicate :

You were Born on 01/15/1945

You were Employed on 02/15/1984

Your Normal Retirement Date is 01/15/2010

Prepared By : ACTUARIAL SYSTEMS CORPORATION

Sample ABC Company, Inc.

401(k) Plan

Personal Statement For: **David Franklin**
 Social Security Number: 845-62-0193
 As of December 31, 2003

	10/01/2003					Gain	12/31/2003	-- -- Vested -- --	
	Balance	Contribution	Forfeit.	Withdrawal	Transfer	Or	Balance	%	Amount
						Loss			
Employee Deferral									
IFA	23,760.04	7,500.00	0.00	0.00	538.93	144.48	31,943.45	100%	31,943.45
AIM BAL	37,400.97	0.00	0.00	0.00	0.00	2,075.82	39,476.79	100%	39,476.79
AIM CONS	47,250.88	0.00	0.00	0.00	0.00	2,064.67	49,315.55	100%	49,315.55
Sub Total	108,411.89	7,500.00	0.00	0.00	538.93	4,284.97	120,735.79		120,735.79
Employer Discretionary									
IFA	0.00	6,613.32	0.00	0.00	0.00	0.00	6,613.32	100%	6,613.32
AIM BAL	13,750.12	0.00	0.00	0.00	0.00	763.16	14,513.28	100%	14,513.28
Sub Total	13,750.12	6,613.32	0.00	0.00	0.00	763.16	21,126.60		21,126.60
Employer Matching									
IFA	1,080.63	3,037.50	0.00	0.00	0.00	13.65	4,131.78	100%	4,131.78
AIM BAL	2,204.69	0.00	0.00	0.00	0.00	122.36	2,327.05	100%	2,327.05
AIM CONS	1,127.63	0.00	0.00	0.00	0.00	49.27	1,176.90	100%	1,176.90
Sub Total	4,412.95	3,037.50	0.00	0.00	0.00	185.28	7,635.73		7,635.73
Employee Rollover									
AIM BAL	157,489.52	0.00	0.00	0.00	0.00	13,987.22	171,476.74	100%	171,476.74
Total	284,064.48	17,150.82	0.00	0.00	538.93	19,220.63	320,974.86		320,974.86
INVESTMENT SUMMARY									
IFA	24,840.67	17,150.82	0.00	0.00	538.93	158.13	42,688.55		42,688.55
AIM BAL	210,845.30	0.00	0.00	0.00	0.00	16,948.56	227,793.86		227,793.86
AIM CONS	48,378.51	0.00	0.00	0.00	0.00	2,113.94	50,492.45		50,492.45
Total	284,064.48	17,150.82	0.00	0.00	538.93	19,220.63	320,974.86		320,974.86

Our Records Indicate :

You were Born on 01/15/1945

You were Employed on 02/15/1984

Your Normal Retirement Date is 01/15/2010

Prepared By : ACTUARIAL SYSTEMS CORPORATION

Employee Statement

Sample ABC Company, Inc.

401(k) Plan

For the period 10/01/2003 to 12/31/2003

David Franklin	SS No. : 845-62-0193	Birth 01/15/1945	Employ 02/15/1984
Salary - CUR 101,250.00	Status: A	Partic 01/01/1997	Retire 01/15/2010

Reconciliation By Source Of Funds

Source Of Accounts	Prior Balance	Fund Contrib.	Transfer	Forfeit. Allocat.	Payout/ Distrib.	Gain/ Loss	Ending Balance	NonVested Suspense	Pct Vst	Vested Balance
Employee Deferral	108,411.89	7,500.00	538.93	0.00	0.00	4,284.97	120,735.79	0.00	100%	120,735.79
Employer Discretionary	13,750.12	6,613.32	0.00	0.00	0.00	763.16	21,126.60	0.00	100%	21,126.60
Employer Matching	4,412.95	3,037.50	0.00	0.00	0.00	185.28	7,635.73	0.00	100%	7,635.73
Employee Rollover	157,489.52	0.00	0.00	0.00	0.00	13,987.22	171,476.74	0.00	100%	171,476.74
Totals	284,064.48	17,150.82	538.93	0.00	0.00	19,220.63	320,974.86	0.00		320,974.86

Reconciliation Of Account Balances By Investment

Account Name	Prior Balance	Fund Contrib.	Transfer	Forfeit. Allocat.	Payout/ Distrib.	Gain/ Loss	Ending Balance	NonVested Suspense	Vested Balance
IFA	24,840.67	17,150.82	538.93	0.00	0.00	158.13	42,688.55	0.00	42,688.55
AIM BAL	210,845.30	0.00	0.00	0.00	0.00	16,948.56	227,793.86	0.00	227,793.86
AIM CONS	48,378.51	0.00	0.00	0.00	0.00	2,113.94	50,492.45	0.00	50,492.45
Totals	284,064.48	17,150.82	538.93	0.00	0.00	19,220.63	320,974.86	0.00	320,974.86

All values shown are based upon information provided by your employer and/or its advisors. Although we did not audit the information, we believe it is correct and have relied upon it in the preparation of this plan valuation. For further information regarding your benefits, please contact your employer.

Sample ABC Company, Inc.

401(k) Plan

STATEMENT OF BENEFITS

Plan Period 10/01/2003 Through 12/31/2003

David Franklin
SSN: 845-62-0193

Date of Birth: 01/15/1945
Date of Hire: 02/15/1984
Date of Participation: 01/01/1997

	Beginning Balance	Contributions	Forfeitures	Earnings	Expenses / Distributions	Transfers Between Investments	Ending Balance	Vested Balance
Employee Deferral(100% Vested)								
100% Income Fund of America	23,760.04	7,500.00	0.00	144.48	0.00	0.00	31,404.52	31,943.45
0% Aim Balanced	37,400.97	0.00	0.00	2,075.82	0.00	0.00	39,476.79	39,476.79
0% Aim Constellation	47,250.88	0.00	0.00	2,064.67	0.00	0.00	49,315.55	49,315.55
Sub Total	108,411.89	7,500.00	0.00	4,284.97	0.00	0.00	120,196.86	120,735.79
Employer Discretionary(100% Vested)								
100% Income Fund of America	0.00	6,613.32	0.00	0.00	0.00	0.00	6,613.32	6,613.32
0% Aim Balanced	13,750.12	0.00	0.00	763.16	0.00	0.00	14,513.28	14,513.28
Sub Total	13,750.12	6,613.32	0.00	763.16	0.00	0.00	21,126.60	21,126.60
Employer Matching(100% Vested)								
100% Income Fund of America	1,080.63	3,037.50	0.00	13.65	0.00	0.00	4,131.78	4,131.78
0% Aim Balanced	2,204.69	0.00	0.00	122.36	0.00	0.00	2,327.05	2,327.05
0% Aim Constellation	1,127.63	0.00	0.00	49.27	0.00	0.00	1,176.90	1,176.90
Sub Total	4,412.95	3,037.50	0.00	185.28	0.00	0.00	7,635.73	7,635.73
Employee Rollover(100% Vested)								
100% Aim Balanced	157,489.52	0.00	0.00	13,987.22	0.00	0.00	171,476.74	171,476.74
Total	284,064.48	17,150.82	0.00	19,220.63	0.00	0.00	320,435.93	320,974.86

Summary of Portfolio

<u>Investment Description</u>	<u>Ending Balance</u>
Income Fund of America	42,149.62
Aim Balanced	227,793.86
Aim Constellation	50,492.45
Total	320,435.93

ASC's REPORTER–Custom Statements

On the following pages, we have provided samples of customized statements which ASC staff members have created for ASC clients via REPORTER, the ASC reportwriter system. Some of these statements are available for use by all clients; some are restrictive in their design and can only be used for the specific plan that they were designed for. A description of each follows:

The first statement shows some of Reporter's capabilities. This particular report was designed for a single plan and could not be used with any other plan without major modifications.

The second statement again shows some general capabilities of Reporter. This report can be used with any plan that has all of its funds tracked in cash. This is a cash-only version of the current daily valuation summary certificate that is produced by the valuation system. This report can be obtained by contacting the ASC Support Department.

The third statement also demonstrates some of Reporter's printing capabilities. This report was designed for a specific plan and would require significant modifications to be used with another plan.

The final report was written for a client who is using the ASC Daily Valuation System. This statement can be used with plans that have funds tracked in cash or shares.

STATEMENT OF ACCOUNT FOR THE PERIOD 10/01/03 THROUGH 12/31/03

PERSONAL INFORMATION

NAME: Melissa Harper
SS#: 564-51-3975

DATE OF BIRTH: 09/16/55
DATE OF HIRE: 05/01/88

ACCOUNT ACTIVITY

	VALUE ADVNT MONEY FD.	WARBURG GOVT FUND	JANUS FUND	FOUNDERS GROWTH	ULTRA INVESTOR	INT'L EQUITY FUND	NEUBERGER & BERMAN	JANUS BALANCED	C.S. W.P. SMALL CO. FD.	LOAN	TOTAL OF ALL FUNDS
PRIOR BALANCE 09/30/03											
UNITS*	70.994	362.074	218.946	0.000	0.000	0.000	0.000	0.000	0.000		
MARKET VALUE	3,250.11	13,480.00	3,308.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,038.39
CONTRIBUTIONS	7,929.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,929.13
MISCELLANEOUS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LOAN ISSUED	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LOAN REPAYMENTS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TRANSFERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
WITHDRAWALS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MARKET VALUE GAIN/LOSS	28.89	748.17	144.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	921.62
ENDING BALANCE 12/31/03											
MARKET VALUE	11,208.13	14,228.17	3,452.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,889.14
UNITS*	238.268	384.753	220.066	0.000	0.000	0.000	0.000	0.000	0.000		

* UNITS ARE BASED ON DOLLAR BALANCES DIVIDED BY BEGINNING AND ENDING SHARE PRICE

ALLOCATION PERCENTAGE
FOR FUTURE CONTRIBUTIONS
AS OF 12/31/03

100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%
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SUMMARY INFORMATION

ENDING BALANCE BY SOURCE IS:		VESTED BALANCE BY SOURCE IS:		CONTRIBUTION TOTALS:		THE LOAN REPAYMENT AMOUNT IN THE LOAN
EMPLOYER CONTRIBUTIONS:	17,657.30	EMPLOYER CONTRIBUTIONS:	17,657.30	YEAR-TO-DATE EMPLOYEE:	4,500.00	COLUMN REPRESENTS PRINCIPAL REDUCTION
EMPLOYEE PRE-TAX:	11,231.84	EMPLOYEE PRE-TAX:	11,231.84	YEAR-TO-DATE MATCH:	0.00	TO OUTSTANDING LOAN(S) IN THIS PERIOD.
EMPLOYEE THRIFT:	0.00	EMPLOYEE THRIFT:	0.00	YEAR-TO-DATE DISCR.:	3,429.13	
EMPLOYEE ROLLOVER:	0.00	EMPLOYEE ROLLOVER:	0.00	INCEPTION-TO-DATE EMPLOYEE:	16,950.00	THE MARKET VALUE GAIN/LOSS AMOUNT
DVC CONTRIBUTIONS:	0.00	DVC CONTRIBUTIONS:	0.00	INCEPTION-TO-DATE MATCH:	0.00	IN THE LOAN COLUMN REPRESENTS INTEREST
EMPLOYER MATCH:	0.00	EMPLOYER MATCH:	0.00	INCEPTION-TO-DATE DISCR.:	3,429.13	PAID ON OUTSTANDING LOAN(S) IN THIS PERIOD.
TOTAL ENDING BALANCE:	28,889.14	TOTAL VESTED BALANCE:	28,889.14			

401(k) Profit Sharing Plan

Statement of Account as of 12/31/03

Loan Activity

845-62-0193

DAVID FRANKLIN

Beginning Loan Balance	:	0.00
New Loan Taken This Period	:	0.00
Loan Principal Paid This Period	:	0.00
Loan Value Distributed	:	0.00
Ending Loan Balance	:	0.00
Total Loan Payment This Period	:	0.00
Loan Interest Paid This Period	:	0.00

Investment Funds	International Equity	Small Cap Growth Equity	Balanced	Bond Index	Capital Preservation	Large Cap Growth Equity	Equity Index	Equity Index Value
Investment Direction	100%	0%	0%	0%	0%	0%	0%	0%

Beginning Balance 10/01/03	210,845.30	48,378.51	0.00	0.00	0.00	0.00	0.00	0.00
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Contributions

Before-Tax	7,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
After-Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employer Match	3,750.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employer 1%	6,613.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rollover	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Total Contributions	17,863.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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Investment Income	16,948.56	2,113.94	0.00	0.00	0.00	0.00	0.00	0.00
New Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loan Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Distributions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Ending Balance 12/31/03	<u>245,657.18</u>	<u>50,492.45</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
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Fund Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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Beginning Balance 01/01/04	<u>245,657.18</u>	<u>50,492.45</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
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YOU ARE ALWAYS 100% VESTED IN YOUR EMPLOYEE AND EMPLOYER ACCOUNTS.
YOUR TOTAL ENDING ACCOUNT VALUE IS \$296,149.63

We are pleased to provide you with this improved statement of your account. The new statement format includes more information than previously reported.

This statement reflects your account activity and investment directions for the above period. For your convenience, this statement also reflects your account's ending-balances before and after any fund transfers you may have requested during this quarter. Remember that you are permitted to realign (transfer) your existing fund balances effective on the first day of each quarter, provided that you submit a Change Form at least 10 business-days in advance.

Please review this statement carefully and contact Human Resources at extension 1123 with any errors or omissions within 30 days.

Sample ABC Company, Inc.
401(k) Plan
INDIVIDUAL EMPLOYEE STATEMENT
December 31, 2003

PARTICIPANT NAME: Harold Smith
SOCIAL SECURITY NUMBER: 871-96-5514

	Beginning Balance as of 10/01/03	Contri- butions	Gains/ (Losses)	Transfers	Distri- butions	Forfei- tures	Ending Balance as of 12/31/03	Ending Shares
Employee Deferral								
Income Fund of America	1,205.63	7,500.00	24.97	3,767.28	0.00	0.00	12,497.88	985.637
Aim Constellation	65,560.06	0.00	2,864.69	0.00	0.00	0.00	68,424.75	3,803.488
TOTAL	\$66,765.69	\$7,500.00	\$2,889.66	\$3,767.28	\$0.00	\$0.00	\$80,922.63	
Employer Discretionary								
Income Fund of America	0.00	10,450.69	0.00	0.00	0.00	0.00	10,450.69	824.187
Aim Constellation	38,601.45	0.00	1,686.72	0.00	0.00	0.00	40,288.17	2,239.476
TOTAL	\$38,601.45	\$10,450.69	\$1,686.72	\$0.00	\$0.00	\$0.00	\$50,738.86	
Employer Matching								
Income Fund of America	476.25	3,750.00	11.94	0.00	0.00	0.00	4,238.19	334.242
Aim Constellation	5,280.01	0.00	230.70	0.00	0.00	0.00	5,510.71	306.321
TOTAL	\$5,756.26	\$3,750.00	\$242.64	\$0.00	\$0.00	\$0.00	\$9,748.90	
GRAND TOTAL	\$111,123.40	\$21,700.69	\$4,819.02	\$3,767.28	\$0.00	\$0.00	\$141,410.39	

LOAN SUMMARY :

Beginning Balance	New Loans	Loan Payments	Loan Principal	Loan Interest	Ending Balance
\$14,806.66	\$0.00	\$3,767.28	\$1,211.02	\$2,556.26	\$13,595.64

You are always 100% vested in your Employee Accounts.
As of December 31, 2003, you are 100% vested in your Employer Accounts.
As of December 31, 2003, your total vested account balance is \$155,006.05

Sample ABC Company, Inc.

Defined Contribution Plan

For the Plan Year Ending 12/31/2003

Summary of Plan Provisions

Dates

Effective Date	January 1, 1997
Plan Year	January 1, 2003 to December 31, 2003
Valuation Date	December 31, 2003

Eligibility

Primary

Age	21
Service	1 year
Hours	1000 hours
Entry Dates	Beginning of half year
Excluded	None

Vesting

Primary

Top Heavy

Service Credit	Plan years	Plan years
Schedule	2-20	2-20

Compensation

Plan Compensation	All compensation
415 Compensation	Plan compensation
Top Heavy Compensation	Gross compensation
Compensation Limit	\$200,000

Contributions

Employer Discretionary

Formula	None
Discretionary	\$25,000.00
Entitlement	Employed on last day
Top Heavy	N/A
Top Heavy Eligibility	N/A

Sample ABC Company, Inc.

Defined Contribution Plan

For the Plan Year Ending 12/31/2003

Summary of Plan Provisions

Allocations

Method	Pro rata compensation
Individual Limits	Lesser of 100% of 415 pay or \$40,000.00
415 Excess	Hold in suspense
Plan Deduction Limits	25% of total eligible 415 compensation
Investment Fund	Pooled

Employer Discretionary

Forfeitures

Method	Pro rata compensation
Entitlement	Employed on last day
Limits	Used to offset top heavy minimum
Who Forfeits	One year break in service, worked < 500 hours

Employer Discretionary

Investment Earnings

Pooled Fund	Beginning balance plus distributions	\$467.82
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Earnings Allocation Base

Amount Allocated

Weight on Contributions	0.0000%
Weight on Withdrawals	100.0000%
Weight on Transfers	0.0000%

Employer Discretionary

Benefit Entitlement

Normal Retirement Age	65.0 and 5 years of participation
Death Benefit	100% of account balance
Disability Benefit	100% of account balance

Sample ABC Company, Inc.

Defined Contribution Plan

For the Plan Year Ending 12/31/2003

Employee Census

Name	Soc Sec Num	Birth	Hire	Entry	Termination	Rehire	Hours	Plan Comp	Status
Harold Smith	871-96-5514	01/01/1940	02/15/1984	01/01/1997			1,000	200,000.00	Active
David Franklin	845-62-0193	01/15/1945	02/15/1984	01/01/1997			1,000	101,250.00	Active
Melissa Harper	564-51-3975	09/16/1955	05/01/1988	01/01/1997			1,000	52,500.00	Active
Thomas Brown	015-65-8293	05/12/1938	10/26/1994	01/01/1997			1,000	37,500.00	Active
Amy Johnston	047-95-1252	03/15/1962	07/06/1998	01/01/2000			1,000	31,500.00	Active
Bruce Williams	714-52-3691	10/31/1958	01/19/1990	01/01/1997	03/15/2003		475	18,750.00	Terminated < 500 Hrs
Totals								441,500.00	

Sample ABC Company, Inc.

Defined Contribution Plan

For the Plan Year Ending 12/31/2003

Account Summary

	Beginning Balance	Contributions	Earnings	Withdrawals	Transfers	Forfeitures	Ending Balance	Vested Percent	Vested Amount
Harold Smith		871-96-5514	DOE: 01/01/1997		DOT:	Hours: 1,000	Status Code: C		
Employer Discretionary	6,270.41	11,827.32	195.56	0.00	0.00	0.00	18,293.29	100.00	18,293.29
David Franklin		845-62-0193	DOE: 01/01/1997		DOT:	Hours: 1,000	Status Code: C		
Employer Discretionary	3,967.99	5,987.58	123.75	0.00	0.00	0.00	10,079.32	100.00	10,079.32
Melissa Harper		564-51-3975	DOE: 01/01/1997		DOT:	Hours: 1,000	Status Code: C		
Employer Discretionary	2,057.48	3,104.67	64.17	0.00	0.00	0.00	5,226.32	100.00	5,226.32
Thomas Brown		015-65-8293	DOE: 01/01/1997		DOT:	Hours: 1,000	Status Code: C		
Employer Discretionary	1,469.63	2,217.63	45.84	0.00	0.00	0.00	3,733.10	100.00	3,733.10
Amy Johnston		047-95-1252	DOE: 01/01/2000		DOT:	Hours: 1,000	Status Code: C		
Employer Discretionary	1,234.49	1,862.80	38.50	0.00	0.00	0.00	3,135.79	100.00	3,135.79
Totals									
Employer Discretionary	15,000.00	25,000.00	467.82	0.00	0.00	0.00	40,467.82		40,467.82

Sample ABC Company, Inc.

Defined Contribution Plan

For the Plan Year Ending 12/31/2003

Vesting Summary

	Date of Hire	Starting Date of Vesting	Date of Termination	Hours Worked	Vesting Years of Service	Vested Percent	Ending Balance	Amounts Paid	Vested Balance	Forfeited Amount
Harold Smith - all sources	02/15/1984	01/01/1984		1,000			18,293.29	0.00	18,293.29	0.00
Employer Discretionary					20.00	100.00	18,293.29	0.00	18,293.29	0.00
David Franklin - all sources	02/15/1984	01/01/1984		1,000			10,079.32	0.00	10,079.32	0.00
Employer Discretionary					20.00	100.00	10,079.32	0.00	10,079.32	0.00
Melissa Harper - all sources	05/01/1988	01/01/1988		1,000			5,226.32	0.00	5,226.32	0.00
Employer Discretionary					16.00	100.00	5,226.32	0.00	5,226.32	0.00
Thomas Brown - all sources	10/26/1994	01/01/1995		1,000			3,733.10	0.00	3,733.10	0.00
Employer Discretionary					9.00	100.00	3,733.10	0.00	3,733.10	0.00
Amy Johnston - all sources	07/06/1998	01/01/1998		1,000			3,135.79	0.00	3,135.79	0.00
Employer Discretionary					6.00	100.00	3,135.79	0.00	3,135.79	0.00
Bruce Williams - all sources	01/19/1990	01/01/1990	03/15/2003	475			0.00	0.00	0.00	0.00
Totals - all sources							40,467.82	0.00	40,467.82	0.00
Employer Discretionary							40,467.82	0.00	40,467.82	0.00

Sample ABC Company, Inc.

Defined Contribution Plan

For the Plan Year Ending 12/31/2003

Contribution Allocation Basis

	Minimum Contribution Base	Excess Contribution Base	Balance Contribution Base	Contribution Allocated	Minimum Forfeiture Base	Excess Forfeiture Base	Balance Forfeiture Base	Forfeiture Allocated
Harold Smith Employer Discretionary	200,000.00	200,000.00	200,000.00	11,827.32	200,000.00	0.00	200,000.00	0.00
David Franklin Employer Discretionary	101,250.00	101,250.00	101,250.00	5,987.58	101,250.00	0.00	101,250.00	0.00
Melissa Harper Employer Discretionary	52,500.00	52,500.00	52,500.00	3,104.67	52,500.00	0.00	52,500.00	0.00
Thomas Brown Employer Discretionary	37,500.00	37,500.00	37,500.00	2,217.63	37,500.00	0.00	37,500.00	0.00
Amy Johnston Employer Discretionary	31,500.00	31,500.00	31,500.00	1,862.80	31,500.00	0.00	31,500.00	0.00
Bruce Williams Employer Discretionary	18,750.00	0.00	0.00	0.00	18,750.00	0.00	0.00	0.00
Totals	441,500.00	422,750.00	422,750.00	25,000.00	441,500.00	0.00	422,750.00	0.00

Sample ABC Company, Inc.

Defined Contribution Plan

For the Plan Year Ending 12/31/2003

Earnings Allocation Basis

	Pooled Fund		Default Fund #2		Default Fund #3	
	Earnings Base	Earnings Allocated	Earnings Base	Earnings Allocated	Earnings Base	Earnings Allocated
Harold Smith	6,270.41	195.56	0.00	0.00	0.00	0.00
David Franklin	3,967.99	123.75	0.00	0.00	0.00	0.00
Melissa Harper	2,057.48	64.17	0.00	0.00	0.00	0.00
Thomas Brown	1,469.63	45.84	0.00	0.00	0.00	0.00
Amy Johnston	1,234.49	38.50	0.00	0.00	0.00	0.00
Bruce Williams	0.00	0.00	0.00	0.00	0.00	0.00
Totals	15,000.00	467.82	0.00	0.00	0.00	0.00

Sample ABC Company, Inc.

Defined Contribution Plan

For the Plan Year Ending 12/31/2003

IRC 415 Summary

	Allocation Compensation	Allocated Contribution	Allocated Forfeiture	Employee Contribution	Total Additions	IRC 415 Compensation	Percent of Pay	Excess over 415 Limit
Harold Smith	200,000.00	11,827.32	0.00	0.00	11,827.32	200,000.00	5.9	0.00
David Franklin	101,250.00	5,987.58	0.00	0.00	5,987.58	101,250.00	5.9	0.00
Melissa Harper	52,500.00	3,104.67	0.00	0.00	3,104.67	52,500.00	5.9	0.00
Thomas Brown	37,500.00	2,217.63	0.00	0.00	2,217.63	37,500.00	5.9	0.00
Amy Johnston	31,500.00	1,862.80	0.00	0.00	1,862.80	31,500.00	5.9	0.00
Bruce Williams	18,750.00	0.00	0.00	0.00	0.00	18,750.00	0.0	0.00
Totals	441,500.00	25,000.00	0.00	0.00	25,000.00	441,500.00		0.00

Sample ABC Company, Inc.

Defined Contribution Plan

For the Plan Year Ending 12/31/2003

IRC 404 Limits

404 compensation	422,750.00
404 contributions	25,000.00
Actual percent of pay	5.9
Maximum 404 contribution	105,687.50
Actual contribution	25,000.00
404 excess (unallocated)	0.00

Sample ABC Company, Inc.

Defined Contribution Plan

For the Plan Year Ending 12/31/2003

HCE/Key Employee Determination

	Status	Compensation	Owner Pct	Officer	Family	Spouse	Descend. Under 19	HCE Reason	Key Reason
Harold Smith									
Current	C	225,000.00	75.00	Y				Y 5% Owner	Y 5% Owner
Prior								Y	
David Franklin									
Current	C	101,250.00	25.00	Y				Y 5% Owner	Y 5% Owner
Prior								Y	
Totals									
Current		326,250.00							

	HCE	Key
5% Owner	2	2
Comp Limit	0	0
Top 20%	0	0
Officer	0	0
Family	0	0
Not Top 100	0	0
Lookback	0	0
Top 10 Look	0	0
Total	2	2

Compensation = Total plan compensation
+ Extra compensation

Sample ABC Company, Inc.
Defined Contribution Plan

For the Plan Year Ending 12/31/2003

5500 Information

	Count
Number of participants as of the end of the plan year:	
Active participants	5
Retired or separated participants receiving benefits	0
Other retired or separated participants entitled to benefits	<u>0</u>
Subtotal	5
Deceased participants with benefits	<u>0</u>
Total	5
Participants with account balances at year end	5
Terminated during plan year < 100% vested	0
Separated participants to be reported on Sch. SSA	0

*The counts above are based on coding in ASC.
Incorrect coding of statuses and/or account balances will
result in incorrect counts. Please check all counts.*

*Retired participants = status "R"
Deceased participants = status "D"*

Sample ABC Company, Inc.

Defined Contribution Plan

Employee Data for the Plan Year Ended 12/31/2003

Name	Soc Sec Number	Sex	Ownership Officer	Ownership Percent	Family Code	Spouse Code	Date of Birth	Date of Hire	Hours Worked	Date of Termination	Date of ReHire	Plan Compensation	Excluded Compensation
Harold Smith	871-96-5514	M	Y	75.00	___	___	01/01/1940	02/15/1984	___	__/__/___	__/__/___	_____	_____
David Franklin	845-62-0193	M	Y	25.00	___	___	01/15/1945	02/15/1984	___	__/__/___	__/__/___	_____	_____
Melissa Harper	564-51-3975	F	N	_____	___	___	09/16/1955	05/01/1988	___	__/__/___	__/__/___	_____	_____
Thomas Brown	015-65-8293	M	N	_____	___	___	05/12/1938	10/26/1994	___	__/__/___	__/__/___	_____	_____
Amy Johnston	047-95-1252	F	N	_____	___	___	03/15/1962	07/06/1998	___	__/__/___	__/__/___	_____	_____
Bruce Williams	714-52-3691	M	N	_____	___	___	10/31/1958	01/19/1990	___	03/15/2003	__/__/___	_____	_____

ESOP COMPANY

EMPLOYEE STOCK OWNERSHIP PLAN

Personal Statement For: **Brian Morgan**
 Social Security Number: 008-08-0008
 As of December 31, 2003

	01/01/2003						12/31/2003	-- -- Vested -- --	
	Balance	Contribution	Forfeit.	Earnings	Transfer	Withdrawal	Balance	%	Amount
ESOP									
CASH	0.09	1,550.26	0.00	0.00	-1,550.35	0.00	0.00	100%	0.00
Stock									
Share	145.9785	0.0000	0.0000	0.2500	7.3129	0.0000	153.5414		
Value	30,947.44	0.00	0.00	-527.40	1,550.35	0.00	31,970.39	100%	31,970.39
Cost							29,357.46		
Sub Total	30,947.53	1,550.26	0.00	-527.40	0.00	0.00	31,970.39		31,970.39
Total	30,947.53	1,550.26	0.00	-527.40	0.00	0.00	31,970.39		31,970.39

Our Records Indicate :

You were Born on 01/01/1950

You were Employed on 01/01/1990

Your Normal Retirement Date is 01/01/2015

401(k) Sample Plan

PARTICIPANT LOAN LISTING

PERIOD 01/01/04 THROUGH 12/31/04

PARTICIPANT NAME	SOC. SEC. NUMBER	LOAN DATE	ORIGINAL LOAN AMT.	LOAN INT. RATE	SRC/ FUND	----- PERIOD ACTIVITY -----				
						BEGINNING BALANCE	NEW PRINCIPAL LOANS	PAID	INTEREST PAID	ENDING BALANCE
CUNNINGHAM	323-32-3232	06/01/2003	20,000.00	8.00%	2/1	18,328.18	0.00	3,542.98	1,291.46	14,785.20
D'AMBRO	333-33-3333	02/01/2004	5,000.00	8.00%	2/1	0.00	5,000.00	0.00	0.00	5,000.00
GILLAN	888-88-8888	09/01/2002	2,000.00	8.00%	2/1	786.14	0.00	786.14	25.75	0.00
TOTALS						19,114.32	5,000.00	4,329.12	1,317.21	19,785.20

401(k) Sample Plan

Personal Statement For: **CUNNINGHAM**
 Social Security Number: 323-32-3232
 As of December 31, 2004

	01/01/2004 Balance	Contribution	Forfeit.	Withdrawal	Transfer In	Transfer Out	Gain Or Loss	Expenses	12/31/2004 Balance	- - Vested - - %	- - Amount
Employee Deferral Pooled Investments	149,365.52	10,500.00	0.00	0.00	0.00	0.00	0.00	0.00	159,865.52	100%	159,865.52
Employer Discretionary Pooled Investments	232,811.48	23,000.00	0.00	0.00	4,834.44	0.00	0.00	0.00	260,645.92	100%	255,811.48
LOAN #1	18,328.18			0.00	0.00	-4,834.44	1,291.46		14,785.20	100%	14,785.20
Sub Total	251,139.66	23,000.00	0.00	0.00	4,834.44	-4,834.44	1,291.46	0.00	275,431.12		270,596.68
Employer Matching Pooled Investments	24,546.72	5,000.00	0.00	0.00	0.00	0.00	0.00	0.00	29,546.72	100%	29,546.72
Total	425,051.90	38,500.00	0.00	0.00	4,834.44	-4,834.44	1,291.46	0.00	464,843.36		460,008.92

Prepared By : ASC STANDARD SYSTEM

**ABC PARTNERSHIP
401(k) PROFIT SHARING PLAN**

PROPOSAL
FOR THE PERIOD ENDING
DECEMBER 31, 2006

PREPARED BY
(Insert Your Company Name Here)
ON JULY 11, 2006

**ABC PARTNERSHIP
401(k) PROFIT SHARING PLAN
SUMMARY OF MAJOR PLAN PROVISIONS
FOR THE PLAN YEAR ENDING DECEMBER 31, 2006**

PLAN EFFECTIVE DATE	JANUARY 1, 1996
PLAN YEAR	FROM JANUARY 1, 2006 TO DECEMBER 31, 2006
ELIGIBILITY	ALL EMPLOYEES ARE ELIGIBLE TO ENTER ON THE ENTRY DATE COINCIDING WITH OR NEXT FOLLOWING COMPLETION OF THE FOLLOWING REQUIREMENTS: MINIMUM AGE: 18 YEARS AND 0 MONTHS SERVICE: 1 YEARS AND 0 MONTHS HOURS REQUIRED: 1000
ENTRY DATE(S)	FIRST DAY OF THE FIRST AND SEVENTH MONTHS
EXCLUDED GROUPS	NONE
NORMAL RETIREMENT AGE	ALL PARTICIPANTS ARE ELIGIBLE TO RETIRE WITH THEIR FULL RETIREMENT BENEFIT ON THE LATER OF THE FOLLOWING: ATTAINMENT OF AGE 65.0 COMPLETION OF 0 YEARS OF PARTICIPATION
NORMAL RETIREMENT BENEFIT	UPON NORMAL RETIREMENT EACH PARTICIPANT WILL BE ENTITLED TO THE FULL VALUE OF HIS ACCOUNT.
DEATH BENEFIT	THE VALUE OF THE PARTICIPANT'S ACCOUNT.
TERMINATION BENEFIT	A PARTICIPANT'S ACCOUNT BALANCE MAINTAINED FROM EMPLOYEE-DERIVED CONTRIBUTIONS IS FULLY VESTED AND NONFORFEITABLE AT ALL TIMES.

**ABC PARTNERSHIP
401(k) PROFIT SHARING PLAN
SUMMARY OF MAJOR PLAN PROVISIONS
FOR THE PLAN YEAR ENDING DECEMBER 31, 2006**

TERMINATION BENEFIT (CONT.) UPON TERMINATION FOR ANY REASON OTHER THAN DEATH, DISABILITY OR RETIREMENT, A PARTICIPANT SHALL BE ENTITLED TO A PORTION OF HIS ACCOUNT BALANCE MAINTAINED FROM EMPLOYER-DERIVED CONTRIBUTIONS IN ACCORDANCE WITH THE FOLLOWING VESTING SCHEDULE:

COUNTED YEARS	VESTED PERCENT
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

ALL YEARS OF SERVICE WILL BE COUNTED EXCEPT FOR THE FOLLOWING:

YEARS WITH LESS THAN 1,000 HOURS

TOP HEAVY MINIMUM BENEFIT EACH NON-KEY PARTICIPANT WILL BE ENTITLED TO A MINIMUM ALLOCATION EQUAL TO THE LESSER OF 3% OR THE PERCENT THAT KEY EMPLOYEES RECEIVE AS A PERCENT OF COMPENSATION.

TOP HEAVY STATUS A PLAN IS TOP HEAVY IF OVER 60% OF THE VALUE OF ALL ACCRUED BENEFITS IN ALL OF THE EMPLOYER'S PLANS ARE FOR THE BENEFIT OF KEY EMPLOYEES. A KEY EMPLOYEE IS GENERALLY AN OFFICER OR OWNER OF THE COMPANY. THIS PLAN IS CURRENTLY NOT TOP HEAVY.

COMPANY CONTRIBUTION THIS YEAR THE COMPANY WILL CONTRIBUTE AN AMOUNT EQUAL TO THE FOLLOWING:

GROUP #1 EMPLOYEES:	UP TO THEIR 415 LIMIT
GROUP #2 EMPLOYEES:	2.00% OF PAY
GROUP #3 EMPLOYEES:	2.00% OF PAY

**ABC PARTNERSHIP
401(k) PROFIT SHARING PLAN
SUMMARY OF MAJOR PLAN PROVISIONS
FOR THE PLAN YEAR ENDING DECEMBER 31, 2006**

CONTRIBUTIONS

EMPLOYER MATCHING CONTRIBUTIONS:

THIS YEAR THE COMPANY WILL CONTRIBUTE AN AMOUNT EQUAL TO 50% OF EMPLOYEE CONTRIBUTIONS UP TO 6.00%.

EMPLOYEE DEFERRALS:

EACH YEAR EACH PARTICIPANT WILL HAVE THE RIGHT TO ELECT TO DEFER A PORTION OF HIS COMPENSATION WHICH WILL THEN BE CONTRIBUTED ON HIS BEHALF TO THE PLAN.

ALLOCATIONS

THIS YEAR THE CONTRIBUTION WILL BE ALLOCATED IN ACCORDANCE WITH THE CONTRIBUTION DEFINED FOR EACH GROUP.

FORFEITURES

PROFIT SHARING FORFEITURES:

THIS YEAR ANY FORFEITURES WILL BE ALLOCATED IN PROPORTION TO COMPENSATION.

EMPLOYER MATCHING FORFEITURES:

THIS YEAR MATCHING FORFEITURES WILL BE USED TO REDUCE CONTRIBUTIONS.

ABC PARTNERSHIP
401(k) PROFIT SHARING PLAN

For the Period Ending 12/31/2006

Employee Census

Name	HCE	Key	Birth	Hire	Entry	Term	Hours	Comp	Status
Partner 1	Y	Y	01/01/1940	01/01/1990	01/01/1996		1,000	115,412.47	Active
Partner 2	Y	Y	01/01/1945	01/01/1989	01/01/1996		1,000	189,805.54	Active
Manager 1	N	N	01/15/1950	03/10/1991	01/01/1996		1,000	75,000.00	Active
Manager 2	N	N	09/09/1955	11/02/1992	01/01/1996		1,000	65,000.00	Active
R&F 1	N	N	02/02/1955	02/02/1992	01/01/1996		1,000	35,000.00	Active
R&F 2	N	N	02/02/1960	02/02/1989	01/01/1996		1,000	40,000.00	Active
R&F 3	N	N	02/02/1962	02/02/1995	01/01/1996		1,000	32,000.00	Active
R&F 4	N	N	01/01/1933	01/01/1990	01/01/1996		1,000	25,000.00	Active
R&F 5	N	N	04/22/1968	03/19/1999	07/01/2000		1,000	35,000.00	New Entrant

Active Employees:	9	Active Total Comp:	612,218.01
Inactive Employees:	0	Inactive Total Comp:	0
Ineligible Employees:	0	Ineligible Total Comp:	0
Total Employees:	9	Total Comp:	612,218.01

ABC PARTNERSHIP
401(k) PROFIT SHARING PLAN

CONTRIBUTION SUMMARY
 Calculated as of December 31, 2006

PARTICIPANT NAME	PLAN COMP.	EE DEFERRAL		---- EMPLOYER CONTRIBUTIONS ----				ER TOTAL HCE
		AMOUNT	%	MATCHING	SH ELECT	EMPLOYER		
Partner 1	115,412.45	7,795.65	6.75	3,462.37	0.00	24,147.46	27,609.83	Y
Partner 2	189,805.54	7,792.50	4.11	3,896.25	0.00	28,311.25	32,207.50	Y
Manager 1	75,000.00	2,600.00	3.47	1,300.00	2,250.00	1,500.00	5,050.00	N
Manager 2	65,000.00	2,200.00	3.38	1,100.00	1,950.00	1,300.00	4,350.00	N
R&F 1	35,000.00	1,400.00	4.00	700.00	1,050.00	700.00	2,450.00	N
R&F 2	40,000.00	0.00	0.00	0.00	1,200.00	800.00	2,000.00	N
R&F 3	32,000.00	880.00	2.75	440.00	960.00	640.00	2,040.00	N
R&F 4	25,000.00	1,000.00	4.00	500.00	750.00	500.00	1,750.00	N
R&F 5	35,000.00	0.00	0.00	0.00	1,050.00	700.00	1,750.00	N
TOTALS	612,217.99	23,668.15		11,398.62	9,210.00	58,598.71	79,207.33	

	<u>Amount</u>	<u>% of Total</u>
Employer Allocations to HCEs:	\$59,817.33	75.52%
Employer Allocations to Non-HCEs:	\$19,390.00	24.48%