

**ACTUARIAL SYSTEMS CORPORATION**

**401K RETIREMENT PLAN**

**Illustration  
For the Period Ending  
December 31, 2017**

**Prepared by  
ASC  
On April 19, 2017**

**ACTUARIAL SYSTEMS CORPORATION**  
**401K RETIREMENT PLAN**  
Summary of Major Plan Provisions

Plan Effective Date	January 1, 2014														
Plan Year	From January 1, 2017 to December 31, 2017														
Primary Eligibility	Applicable to the following source(s): <p style="margin-left: 40px;">Employee Deferral, Employer Discretionary, EMPLOYER MATCH</p> All employees are eligible to enter on the entry date coincident with or next following completion of the following requirements: <p style="margin-left: 40px;">1 year of service</p> <p style="margin-left: 40px;">Minimum age 21</p> <p style="margin-left: 40px;">Minimum hours 1000</p> Entry date(s): January 1, 2017 and July 1, 2017														
Normal Retirement Age	All participants are eligible to retire with their full retirement benefit on the attainment of age 65.														
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 100% vested and nonforfeitable at all times.  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 Discretionary and EMPLOYER MATCH contributions in accordance with the following vesting schedule:														
	<table border="0"> <thead> <tr> <th style="text-align: center;"><u>Counted years</u></th> <th style="text-align: center;"><u>Vested percent</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">0.0</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">20.0</td> </tr> <tr> <td style="text-align: center;">3</td> <td style="text-align: center;">40.0</td> </tr> <tr> <td style="text-align: center;">4</td> <td style="text-align: center;">60.0</td> </tr> <tr> <td style="text-align: center;">5</td> <td style="text-align: center;">80.0</td> </tr> <tr> <td style="text-align: center;">6</td> <td style="text-align: center;">100.0</td> </tr> </tbody> </table>	<u>Counted years</u>	<u>Vested percent</u>	1	0.0	2	20.0	3	40.0	4	60.0	5	80.0	6	100.0
<u>Counted years</u>	<u>Vested percent</u>														
1	0.0														
2	20.0														
3	40.0														
4	60.0														
5	80.0														
6	100.0														
	All years of service will be counted except for the following:  <p style="margin-left: 40px;">Years with less than 1,000 hours</p>														
Top Heavy Minimum Benefit	Each non-key participant will be entitled to a minimum allocation equal to the lesser of the percent that key employees receive or 3 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 \$100,000.														
Other Company Contributions	EMPLOYER MATCH Contributions: This year the company will contribute an amount equal to 100% of employee contributions up to 3%, plus 50% of employee contributions between 3% and 5%.  Employee Deferral:  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.														
Company Contribution Allocation	This year the contribution will be allocated evenly in proportion to compensation.														
Forfeitures	Each year any Employer Discretionary forfeitures are allocated evenly in proportion to compensation.  Each year any EMPLOYER MATCH forfeitures reduce the contribution.														

**Employee Census**  
**ACTUARIAL SYSTEMS CORPORATION**  
**401K RETIREMENT PLAN**  
As of 12/31/2017

<u>Participant Name</u>	<u>Social Security Number</u>	<u>Ages</u>		<u>----- Dates -----</u>			<u>Compensation</u>	<u>H o u r s</u>	<u>Status</u>
		<u>AA</u>	<u>RA</u>	<u>Born</u>	<u>Employed</u>	<u>Part **</u>			
Carne, Jane	xxx-xx-2222	68	65	05/20/1950	05/20/2000	01/01/2014	450,000.00	*	Active
York, Tricia	xxx-xx-3333	34	65	03/04/1984	01/01/2001	01/01/2014	55,000.00		Term 500-1000 Hrs
Fork, Dan	xxx-xx-4444	73	69	06/07/1945	01/01/2004	01/01/2014	94,000.00	*	Active
Hope, Lacey	xxx-xx-5555	27	65	09/11/1990	01/01/2016	01/01/2017	25,000.00	*	New Entrant
Total Employees:		4		Total Compensation:			624,000.00		
Active Employees:		3		Active Total Compensation:			569,000.00		
Inactive Employees:		1		Inactive Total Compensation:			55,000.00		
Ineligible Employees:		0		Ineligible Total Compensation:			0.00		

\* Employee worked more than minimum hours required for contribution.

\*\* Participation date and status based on primary eligibility

**ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN**

on December 31, 2017

<u>Name</u>	<u>Annual Salary</u>	<u>Deferral Percent</u>	<u>Employee Deferral</u>	<u>Employer Match</u>	<u>Discr Contrib</u>	<u>Other Contrib</u>	<u>Death Benefit</u>	<u>Fund Accumulation</u>	<u>Total Plan Contribution</u>	<u>Percent of Total</u>
Carne, Jane	270,000.00	8.89%	24,000.00	10,800.00	19,200.00	0.00	0.00	469,000.00	54,000.00	53.31%
Highly Comp Totals	270,000.00	8.89%	24,000.00	10,800.00	19,200.00	0.00	0.00		54,000.00	53.31%
		HCE ADP								
York, Tricia	55,000.00	20.00%	11,000.00	2,200.00	0.00	0.00	0.00	622,446.52	13,200.00	13.03%
Fork, Dan	94,000.00	0.00%	0.00	0.00	24,164.52	0.00	0.00	231,189.52	24,164.52	23.86%
Hope, Lacey	25,000.00	10.00%	2,500.00	1,000.00	6,426.74	0.00	0.00	2,371,909.97	9,926.74	9.80%
All Other Totals	174,000.00	10.00%	13,500.00	3,200.00	30,591.26	0.00	0.00		47,291.26	46.69%
		NHCE ADP								
Grand Total	444,000.00		37,500.00	14,000.00	49,791.26	0.00	0.00		101,291.26	100.00%

**Plan Specifications**

Eligibility Requirements - 1 year of service on December 31, 2017 and attained age of 21 years

Employee Deferral - Highly compensated defer 8.89% and all others defer 10%

Employer Match - 100.00% up to 3.00% of employee compensation, plus 50.00% between 3.00% and 5.00%

**ACTUARIAL SYSTEMS CORPORATION**

**401K RETIREMENT PLAN**

Annual Valuation  
For the Period Ending  
December 31, 2017

Prepared By  
ASC  
On April 19, 2017



**ACTUARIAL SYSTEMS CORPORATION**  
**401K RETIREMENT PLAN**  
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**ACTUARIAL SYSTEMS CORPORATION**  
**401K RETIREMENT PLAN**  
**Active Participant Census Data**  
For Plan Year Ending December 31, 2017

<u>Participant Name</u>	<u>Sex</u>	<u>Date of Birth</u>	<u>Date of Hire</u>	<u>Date of Entry</u>	<u>Compensation</u>	
Carne, Jane	M	05/20/1950	05/20/2000	01/01/2014	450,000.00	
Fork, Dan	M	06/07/1945	01/01/2004	01/01/2014	94,000.00	+
Hope, Lacey	M	09/11/1990	01/01/2016	01/01/2017	25,000.00	
<b>Total ( 3 Participants) :</b>					<b>569,000.00</b>	

+ Participant is over age 70 1/2 during this plan year.

**ACTUARIAL SYSTEMS CORPORATION**  
**401K RETIREMENT PLAN**  
**Ineligible Employee and Inactive Participant Census Data**  
For Plan Year Ending December 31, 2017

<b><u>Participant Name</u></b>	<b><u>Sex</u></b>	<b><u>Date of Birth</u></b>	<b><u>Date of Hire</u></b>	<b><u>Compensation</u></b>	<b><u>Status</u></b>
York, Tricia	M	03/04/1984	01/01/2001	55,000.00	Term 500-1000 Hrs
<b>Total ( 1 Employee) :</b>				<b>55,000.00</b>	



**Employee Census**  
**ACTUARIAL SYSTEMS CORPORATION**  
**401K RETIREMENT PLAN**  
As of 12/31/2017

<u>Participant Name</u>	<u>Social Security Number</u>	<u>Ages</u>		<u>----- D a t e s -----</u>				<u>Compensation</u>	<u>H o u r s</u>	<u>Status</u>	
		<u>AA</u>	<u>RA</u>	<u>Born</u>	<u>Employed</u>	<u>Part</u> **	<u>Term</u>				
Carne, Jane	xxx-xx-2222	68	65	05/20/1950	05/20/2000	01/01/2014		450,000.00	*	Active	
York, Tricia	xxx-xx-3333	34	65	03/04/1984	01/01/2001	01/01/2014	06/07/2017	55,000.00		Term 500-1000 Hrs	
Fork, Dan	xxx-xx-4444	73	69	06/07/1945	01/01/2004	01/01/2014		94,000.00	*	Active	
Hope, Lacey	xxx-xx-5555	27	65	09/11/1990	01/01/2016	01/01/2017		25,000.00	*	New Entrant	
Total Employees:		4		Total Compensation:				624,000.00			
Active Employees:		3		Active Total Compensation:				569,000.00			
Inactive Employees:		1		Inactive Total Compensation:				55,000.00			
Ineligible Employees:		0		Ineligible Total Compensation:				0.00			

\* Employee worked more than minimum hours required for contribution.

\*\* Participation date and status based on primary eligibility

**ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN**

**Deposit Summary**  
Calculated as of December 31, 2017

<u>Participant Name</u>	<u>415 Max Salary</u>	<u>Actual Employee Deferral</u>		<u>Matching</u>	<u>Other Contributions</u>		<u>Forfeit Alloc</u>	<u>Total Deposit</u>
		<u>Amount</u>	<u>Pct</u>		<u>Non-Elective</u>	<u>EMPLOYER</u>		
Carne, Jane	270,000.00	24,000.00	8.89	10,800.00	0.00	19,200.00	0.00	54,000.00
York, Tricia	55,000.00	11,000.00	20.00	2,200.00	0.00	0.00	0.00	13,200.00
Fork, Dan	94,000.00	0.00	0.00	0.00	0.00	24,164.52	0.00	24,164.52
Hope, Lacey	25,000.00	2,500.00	10.00	1,000.00	0.00	6,426.74	0.00	9,926.74
<b>Total</b>	<b>444,000.00</b>	<b>37,500.00</b>		<b>14,000.00</b>	<b>0.00</b>	<b>49,791.26</b>	<b>0.00</b>	<b>101,291.26</b>

**ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN**

**Employee Status Support Page  
For Plan Year Ending December 31, 2017**

<u>SSN</u>	<u>Loc</u>	<u>Participant Name</u>	<u>Elig Code</u>	<u>Ofcr</u>	<u>Ownership</u>		<u>Family Code</u>		<u>Spouse Code</u>	<u>Lineal Code</u>	<u>Key EE</u>	<u>HCE</u>	<u>Prior Yr Compensation</u>	<u>Include Top Paid</u>
					<u>Curr</u>	<u>Prior</u>	<u>Curr</u>	<u>Prior</u>						
xxx-xx-2222	0	Carne, Jane	A	Y	100.00%	100.00%	0	0	0	0	Y	Y	425,000.00	Y
xxx-xx-4444	0	Fork, Dan	A	N	0.00%	0.00%	0	0	0	0	N	N	105,000.00	Y
xxx-xx-3333	0	York, Tricia	H	N	0.00%	0.00%	0	0	0	0	N	N	20,000.00	Y
xxx-xx-5555	0	Hope, Lacey	B	N	0.00%	N/A	0	0	0	0	N	N	0.00	Y
<b>Total:</b>													<b>550,000.00</b>	

Total Number HCEs: 1  
 Total Number Keys: 1  
 Top Paid Group Count: 4  
 Threshold Comp: 120,000.00  
 Top Paid Group Count for Keys: 4  
 Maximum Officers Count: 3

**ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN**

**Company Report**  
Plan Period 01/01/2017 Through 12/31/2017

	<b><u>Beginning Balance</u></b>	<b><u>Contributions</u></b>	<b><u>Forfeitures</u></b>	<b><u>Earnings</u></b>	<b><u>Expenses/ Distributions</u></b>	<b><u>Transfers Between Investments</u></b>	<b><u>Ending Balance</u></b>	<b><u>Vested Balance</u></b>
Carne, Jane; SSN: xxx-xx-2222								
<b>Employee Deferral (100% Vested)</b>								
Money Market (0.00%)	250,000.00	24,000.00	0.00	7,500.00	0.00	-10,000.00	271,500.00	271,500.00
LOAN	0.00			0.00	0.00	10,000.00	10,000.00	10,000.00
Sub-Total	250,000.00	24,000.00	0.00	7,500.00	0.00	0.00	281,500.00	281,500.00
<b>Employer Discretionary (100% Vested)</b>								
Money Market (100.00%)	125,000.00	19,200.00	0.00	5,000.00	0.00	0.00	149,200.00	149,200.00
<b>EMPLOYER MATCH (100% Vested)</b>								
Money Market (100.00%)	25,000.00	10,800.00	0.00	2,500.00	0.00	0.00	38,300.00	38,300.00
Total	400,000.00	54,000.00	0.00	15,000.00	0.00	0.00	469,000.00	469,000.00
Fork, Dan; SSN: xxx-xx-4444								
<b>Employer Discretionary (100% Vested)</b>								
Money Market (100.00%)	200,000.00	24,164.52	0.00	7,025.00	0.00	0.00	231,189.52	231,189.52
Total	200,000.00	24,164.52	0.00	7,025.00	0.00	0.00	231,189.52	231,189.52
Hope, Lacey; SSN: xxx-xx-5555								
<b>Employee Deferral (100% Vested)</b>								
Money Market (0.00%)	0.00	2,500.00	0.00	0.00	0.00	0.00	2,500.00	2,500.00
<b>Employer Discretionary (20% Vested)</b>								
Money Market (100.00%)	0.00	6,426.74	0.00	0.00	0.00	0.00	6,426.74	1,285.35
<b>EMPLOYER MATCH (20% Vested)</b>								
Money Market (100.00%)	0.00	1,000.00	0.00	0.00	0.00	0.00	1,000.00	200.00
Total	0.00	9,926.74	0.00	0.00	0.00	0.00	9,926.74	3,985.35

ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN

Company Report

Plan Period 01/01/2017 Through 12/31/2017

	<b><u>Beginning Balance</u></b>	<b><u>Contributions</u></b>	<b><u>Forfeitures</u></b>	<b><u>Earnings</u></b>	<b><u>Expenses/ Distributions</u></b>	<b><u>Transfers Between Investments</u></b>	<b><u>Ending Balance</u></b>	<b><u>Vested Balance</u></b>
Hope, Lacey; SSN: xxx-xx-5555 (Continued)								

Employee Count: 3

**ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN**

**Company Report**  
Plan Period 01/01/2017 Through 12/31/2017

<b>Totals by Contribution Type</b>	<b><u>Beginning Balance</u></b>	<b><u>Contributions</u></b>	<b><u>Forfeitures</u></b>	<b><u>Earnings</u></b>	<b><u>Expenses/ Distributions</u></b>	<b><u>Transfers Between Investments</u></b>	<b><u>Ending Balance</u></b>	<b><u>Vested Balance</u></b>
<b>Employee Deferral</b>								
Money Market	250,000.00	26,500.00	0.00	7,500.00	0.00	-10,000.00	274,000.00	274,000.00
LOAN	0.00			0.00	0.00	10,000.00	10,000.00	10,000.00
Sub-Total	250,000.00	26,500.00	0.00	7,500.00	0.00	0.00	284,000.00	284,000.00
<b>Employer Discretionary</b>								
Money Market	325,000.00	49,791.26	0.00	12,025.00	0.00	0.00	386,816.26	381,674.87
Sub-Total	325,000.00	49,791.26	0.00	12,025.00	0.00	0.00	386,816.26	381,674.87
<b>EMPLOYER MATCH</b>								
Money Market	25,000.00	11,800.00	0.00	2,500.00	0.00	0.00	39,300.00	38,500.00
Sub-Total	25,000.00	11,800.00	0.00	2,500.00	0.00	0.00	39,300.00	38,500.00
<b>Total of All Accounts</b>	<b>600,000.00</b>	<b>88,091.26</b>	<b>0.00</b>	<b>22,025.00</b>	<b>0.00</b>	<b>0.00</b>	<b>710,116.26</b>	<b>704,174.87</b>

**ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN**

**Company Report**

Plan Period 01/01/2017 Through 12/31/2017

	<b><u>Beginning Balance</u></b>	<b><u>Contributions</u></b>	<b><u>Forfeitures</u></b>	<b><u>Earnings</u></b>	<b><u>Expenses/ Distributions</u></b>	<b><u>Transfers Between Investments</u></b>	<b><u>Ending Balance</u></b>	<b><u>Vested Balance</u></b>
<b>Totals By Fund</b>								
Money Market	600,000.00	88,091.26	0.00	22,025.00	0.00	-10,000.00	700,116.26	694,174.87
LOAN	0.00			0.00	0.00	10,000.00	10,000.00	10,000.00
<b>Total of All Funds</b>	<b>600,000.00</b>	<b>88,091.26</b>	<b>0.00</b>	<b>22,025.00</b>	<b>0.00</b>	<b>0.00</b>	<b>710,116.26</b>	<b>704,174.87</b>





**ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN**

**Company Report - Terminated Participants**  
Plan Period 01/01/2017 Through 12/31/2017

	<b><u>Beginning Balance</u></b>	<b><u>Contributions</u></b>	<b><u>Forfeitures</u></b>	<b><u>Earnings</u></b>	<b><u>Expenses/ Distributions</u></b>	<b><u>Transfers Between Investments</u></b>	<b><u>Ending Balance</u></b>	<b><u>Vested Balance</u></b>
York, Tricia; SSN: xxx-xx-3333								
<b>Employee Deferral (100% Vested)</b>								
Money Market (0.00%)	15,000.00	11,000.00	0.00	500.00	0.00	0.00	26,500.00	26,500.00
<b>Employer Discretionary (100% Vested)</b>								
Money Market (0.00%)	20,000.00	0.00	0.00	825.00	0.00	0.00	20,825.00	20,825.00
<b>EMPLOYER MATCH (100% Vested)</b>								
Money Market (100.00%)	7,500.00	2,200.00	0.00	250.00	0.00	0.00	9,950.00	9,950.00
<b>Total</b>	<b>42,500.00</b>	<b>13,200.00</b>	<b>0.00</b>	<b>1,575.00</b>	<b>0.00</b>	<b>0.00</b>	<b>57,275.00</b>	<b>57,275.00</b>

Employee Count: 1

**ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN**

**Company Report - Terminated Participants**  
Plan Period 01/01/2017 Through 12/31/2017

<b>Totals by Contribution Type</b>	<b><u>Beginning Balance</u></b>	<b><u>Contributions</u></b>	<b><u>Forfeitures</u></b>	<b><u>Earnings</u></b>	<b><u>Expenses/ Distributions</u></b>	<b><u>Transfers Between Investments</u></b>	<b><u>Ending Balance</u></b>	<b><u>Vested Balance</u></b>
<b>Employee Deferral</b>								
Money Market	15,000.00	11,000.00	0.00	500.00	0.00	0.00	26,500.00	26,500.00
Sub-Total	15,000.00	11,000.00	0.00	500.00	0.00	0.00	26,500.00	26,500.00
<b>Employer Discretionary</b>								
Money Market	20,000.00	0.00	0.00	825.00	0.00	0.00	20,825.00	20,825.00
Sub-Total	20,000.00	0.00	0.00	825.00	0.00	0.00	20,825.00	20,825.00
<b>EMPLOYER MATCH</b>								
Money Market	7,500.00	2,200.00	0.00	250.00	0.00	0.00	9,950.00	9,950.00
Sub-Total	7,500.00	2,200.00	0.00	250.00	0.00	0.00	9,950.00	9,950.00
<b>Total of All Accounts</b>	<b>42,500.00</b>	<b>13,200.00</b>	<b>0.00</b>	<b>1,575.00</b>	<b>0.00</b>	<b>0.00</b>	<b>57,275.00</b>	<b>57,275.00</b>

ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN

Company Report - Terminated Participants  
Plan Period 01/01/2017 Through 12/31/2017

	<b><u>Beginning Balance</u></b>	<b><u>Contributions</u></b>	<b><u>Forfeitures</u></b>	<b><u>Earnings</u></b>	<b><u>Expenses/ Distributions</u></b>	<b><u>Transfers Between Investments</u></b>	<b><u>Ending Balance</u></b>	<b><u>Vested Balance</u></b>
<b>Totals By Fund</b>								
Money Market	42,500.00	13,200.00	0.00	1,575.00	0.00	0.00	57,275.00	57,275.00
<b>Total of All Funds</b>	<b>42,500.00</b>	<b>13,200.00</b>	<b>0.00</b>	<b>1,575.00</b>	<b>0.00</b>	<b>0.00</b>	<b>57,275.00</b>	<b>57,275.00</b>

**ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN**

**Company Report - All Participants**  
Plan Period 01/01/2017 Through 12/31/2017

<b>Totals by Contribution Type</b>	<b><u>Beginning Balance</u></b>	<b><u>Contributions</u></b>	<b><u>Forfeitures</u></b>	<b><u>Earnings</u></b>	<b><u>Expenses/ Distributions</u></b>	<b><u>Transfers Between Investments</u></b>	<b><u>Ending Balance</u></b>	<b><u>Vested Balance</u></b>
<b>Employee Deferral</b>								
Money Market	265,000.00	37,500.00	0.00	8,000.00	0.00	-10,000.00	300,500.00	300,500.00
LOAN	0.00			0.00	0.00	10,000.00	10,000.00	10,000.00
Sub-Total	265,000.00	37,500.00	0.00	8,000.00	0.00	0.00	310,500.00	310,500.00
<b>Employer Discretionary</b>								
Money Market	345,000.00	49,791.26	0.00	12,850.00	0.00	0.00	407,641.26	402,499.87
Sub-Total	345,000.00	49,791.26	0.00	12,850.00	0.00	0.00	407,641.26	402,499.87
<b>EMPLOYER MATCH</b>								
Money Market	32,500.00	14,000.00	0.00	2,750.00	0.00	0.00	49,250.00	48,450.00
Sub-Total	32,500.00	14,000.00	0.00	2,750.00	0.00	0.00	49,250.00	48,450.00
<b>Total of All Accounts</b>	<b>642,500.00</b>	<b>101,291.26</b>	<b>0.00</b>	<b>23,600.00</b>	<b>0.00</b>	<b>0.00</b>	<b>767,391.26</b>	<b>761,449.87</b>

ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN

Company Report - All Participants  
Plan Period 01/01/2017 Through 12/31/2017

	<b><u>Beginning Balance</u></b>	<b><u>Contributions</u></b>	<b><u>Forfeitures</u></b>	<b><u>Earnings</u></b>	<b><u>Expenses/ Distributions</u></b>	<b><u>Transfers Between Investments</u></b>	<b><u>Ending Balance</u></b>	<b><u>Vested Balance</u></b>
<b>Totals By Fund</b>								
Money Market	642,500.00	101,291.26	0.00	23,600.00	0.00	-10,000.00	757,391.26	751,449.87
LOAN	0.00			0.00	0.00	10,000.00	10,000.00	10,000.00
<b>Total of All Funds</b>	<b>642,500.00</b>	<b>101,291.26</b>	<b>0.00</b>	<b>23,600.00</b>	<b>0.00</b>	<b>0.00</b>	<b>767,391.26</b>	<b>761,449.87</b>



**ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN**

**STATEMENT OF BENEFITS**

Plan Period 01/01/2017 Through 12/31/2017

**Jane Carne**  
SSN: xxx-xx-2222

Date of Birth: 05/20/1950  
Date of Hire: 05/20/2000  
Date of Participation: 01/01/2014

	<b>Beginning Balance</b>	<b>Contributions</b>	<b>Forfeitures</b>	<b>Earnings</b>	<b>Expenses / Distributions</b>	<b>Transfers Between Investments</b>	<b>Ending Balance</b>	<b>Vested Balance</b>
Employee Deferral(100% Vested)								
Money Market	250,000.00	24,000.00	0.00	7,500.00	0.00	-10,000.00	271,500.00	271,500.00
LOAN	0.00			0.00	0.00	10,000.00	10,000.00	10,000.00
Sub Total	250,000.00	24,000.00	0.00	7,500.00	0.00	0.00	281,500.00	281,500.00
Employer Discretionary(100% Vested)								
Money Market	125,000.00	19,200.00	0.00	5,000.00	0.00	0.00	149,200.00	149,200.00
EMPLOYER MATCH(100% Vested)								
Money Market	25,000.00	10,800.00	0.00	2,500.00	0.00	0.00	38,300.00	38,300.00
<b>Total</b>	<b>400,000.00</b>	<b>54,000.00</b>	<b>0.00</b>	<b>15,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>469,000.00</b>	<b>469,000.00</b>

**Summary of Portfolio**

<u>Investment Description</u>	<u>Ending Balance</u>
Money Market	459,000.00
LOAN	10,000.00
<b>Total</b>	<b>469,000.00</b>

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 the plan valuation and this report. For further information regarding your benefits, please contact your employer. To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. For individual investing and diversification information, refer to the Dept of Labor website of [www.dol.gov/ebsa/investing.html](http://www.dol.gov/ebsa/investing.html).

**ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN**

402(g) Deferral Limits Test  
Testing Date: December 31, 2017

<u>SSN</u>	<u>Participant</u>	<u>Source</u>	<u>Aggregate Deferrals</u>	<u>402(g) Catchup Contrib</u>	<u>Excess Deferrals</u>	<u>Earnings On Excess Deferrals</u>	<u>Attrib Match</u>	<u>Earnings On Attrib Match</u>
xxx-xx-2222	Carne, Jane	D15:0015 DEFERRAL	24,000.00 24,000.00	6,000.00 6,000.00	0.00 0.00	0.00	0.00	0.00



**ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN**

402(g) Deferral Limits Test  
Testing Date: December 31, 2017

<u>SSN</u>	<u>Participant</u>	<u>Source</u>	<u>Aggregate Deferrals</u>	<u>402(g) Catchup Contrib</u>	<u>Excess Deferrals</u>	<u>Earnings On Excess Deferrals</u>	<u>Attrib Match</u>	<u>Earnings On Attrib Match</u>
	Totals:	D15:0015 DEFERRAL	24,000.00	6,000.00	0.00	0.00	0.00	0.00
	<b>Grand Total:</b>		<b>24,000.00</b>	<b>6,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Counts:</b>		<b>1</b>	<b>1</b>	<b>0</b>		<b>0</b>	

# Disbursement Summary Report

April 19, 2017

Carne, Jane

158-77-2222

Plan Name: ACTUARIAL SYSTEMS CORPORATION  
Plan ID: D15:0015  
Birth Date: 05/20/1950  
Transaction Date: 01/01/2017  
Purchase Date: 01/01/2017  
Batch Number: 1

	Loan Amount	Fee
Source: Employee Deferral		
Money Market	10,000.00	0.00
Total	10,000.00	0.00
All Sources		
Money Market	10,000.00	0.00
Total	10,000.00	0.00
Net loan to Carne, Jane	10,000.00	

**ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN**

Amortization Schedule  
For Carne, Jane  
Loan Description: LOAN

----- Payment -----					Ending	Interest	Principal
<u>Number</u>	<u>Date</u>	<u>Amount</u>	<u>Interest</u>	<u>Principal</u>	<u>Balance</u>	<u>To Date</u>	<u>To Date</u>
1	01/01/2017	149.46	20.35	129.11	9,870.89	20.35	129.11
2	01/16/2017	149.46	20.09	129.37	9,741.52	40.44	258.48
3	02/01/2017	149.46	19.82	129.64	9,611.88	60.26	388.12
4	02/16/2017	149.46	19.56	129.90	9,481.98	79.82	518.02
5	03/01/2017	149.46	19.30	130.16	9,351.82	99.12	648.18
6	03/16/2017	149.46	19.03	130.43	9,221.39	118.15	778.61
7	04/01/2017	149.46	18.77	130.69	9,090.70	136.92	909.30
8	04/16/2017	149.46	18.50	130.96	8,959.74	155.42	1,040.26
9	05/01/2017	149.46	18.23	131.23	8,828.51	173.65	1,171.49
10	05/16/2017	149.46	17.97	131.49	8,697.02	191.62	1,302.98
11	06/01/2017	149.46	17.70	131.76	8,565.26	209.32	1,434.74
12	06/16/2017	149.46	17.43	132.03	8,433.23	226.75	1,566.77
13	07/01/2017	149.46	17.16	132.30	8,300.93	243.91	1,699.07
14	07/16/2017	149.46	16.89	132.57	8,168.36	260.80	1,831.64
15	08/01/2017	149.46	16.62	132.84	8,035.52	277.42	1,964.48
16	08/16/2017	149.46	16.35	133.11	7,902.41	293.77	2,097.59
17	09/01/2017	149.46	16.08	133.38	7,769.03	309.85	2,230.97
18	09/16/2017	149.46	15.81	133.65	7,635.38	325.66	2,364.62
19	10/01/2017	149.46	15.54	133.92	7,501.46	341.20	2,498.54
20	10/16/2017	149.46	15.27	134.19	7,367.27	356.47	2,632.73
21	11/01/2017	149.46	14.99	134.47	7,232.80	371.46	2,767.20
22	11/16/2017	149.46	14.72	134.74	7,098.06	386.18	2,901.94
23	12/01/2017	149.46	14.44	135.02	6,963.04	400.62	3,036.96
24	12/16/2017	149.46	14.17	135.29	6,827.75	414.79	3,172.25
25	01/01/2018	149.46	13.89	135.57	6,692.18	428.68	3,307.82
26	01/16/2018	149.46	13.62	135.84	6,556.34	442.30	3,443.66
27	02/01/2018	149.46	13.34	136.12	6,420.22	455.64	3,579.78
28	02/16/2018	149.46	13.07	136.39	6,283.83	468.71	3,716.17
29	03/01/2018	149.46	12.79	136.67	6,147.16	481.50	3,852.84
30	03/16/2018	149.46	12.51	136.95	6,010.21	494.01	3,989.79
31	04/01/2018	149.46	12.23	137.23	5,872.98	506.24	4,127.02
32	04/16/2018	149.46	11.95	137.51	5,735.47	518.19	4,264.53
33	05/01/2018	149.46	11.67	137.79	5,597.68	529.86	4,402.32
34	05/16/2018	149.46	11.39	138.07	5,459.61	541.25	4,540.39
35	06/01/2018	149.46	11.11	138.35	5,321.26	552.36	4,678.74
36	06/16/2018	149.46	10.83	138.63	5,182.63	563.19	4,817.37

**ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN**

Amortization Schedule  
For Carne, Jane  
Loan Description: LOAN

----- P a y m e n t -----					<b>Ending</b>	<b>Interest</b>	<b>Principal</b>
<u>Number</u>	<u>Date</u>	<u>Amount</u>	<u>Interest</u>	<u>Principal</u>	<u>Balance</u>	<u>To Date</u>	<u>To Date</u>
37	07/01/2018	149.46	10.55	138.91	5,043.72	573.74	4,956.28
38	07/16/2018	149.46	10.26	139.20	4,904.52	584.00	5,095.48
39	08/01/2018	149.46	9.98	139.48	4,765.04	593.98	5,234.96
40	08/16/2018	149.46	9.70	139.76	4,625.28	603.68	5,374.72
41	09/01/2018	149.46	9.41	140.05	4,485.23	613.09	5,514.77
42	09/16/2018	149.46	9.13	140.33	4,344.90	622.22	5,655.10
43	10/01/2018	149.46	8.84	140.62	4,204.28	631.06	5,795.72
44	10/16/2018	149.46	8.56	140.90	4,063.38	639.62	5,936.62
45	11/01/2018	149.46	8.27	141.19	3,922.19	647.89	6,077.81
46	11/16/2018	149.46	7.98	141.48	3,780.71	655.87	6,219.29
47	12/01/2018	149.46	7.69	141.77	3,638.94	663.56	6,361.06
48	12/16/2018	149.46	7.41	142.05	3,496.89	670.97	6,503.11
49	01/01/2019	149.46	7.12	142.34	3,354.55	678.09	6,645.45
50	01/16/2019	149.46	6.83	142.63	3,211.92	684.92	6,788.08
51	02/01/2019	149.46	6.54	142.92	3,069.00	691.46	6,931.00
52	02/16/2019	149.46	6.25	143.21	2,925.79	697.71	7,074.21
53	03/01/2019	149.46	5.95	143.51	2,782.28	703.66	7,217.72
54	03/16/2019	149.46	5.66	143.80	2,638.48	709.32	7,361.52
55	04/01/2019	149.46	5.37	144.09	2,494.39	714.69	7,505.61
56	04/16/2019	149.46	5.08	144.38	2,350.01	719.77	7,649.99
57	05/01/2019	149.46	4.78	144.68	2,205.33	724.55	7,794.67
58	05/16/2019	149.46	4.49	144.97	2,060.36	729.04	7,939.64
59	06/01/2019	149.46	4.19	145.27	1,915.09	733.23	8,084.91
60	06/16/2019	149.46	3.90	145.56	1,769.53	737.13	8,230.47
61	07/01/2019	149.46	3.60	145.86	1,623.67	740.73	8,376.33
62	07/16/2019	149.46	3.30	146.16	1,477.51	744.03	8,522.49
63	08/01/2019	149.46	3.01	146.45	1,331.06	747.04	8,668.94
64	08/16/2019	149.46	2.71	146.75	1,184.31	749.75	8,815.69
65	09/01/2019	149.46	2.41	147.05	1,037.26	752.16	8,962.74
66	09/16/2019	149.46	2.11	147.35	889.91	754.27	9,110.09
67	10/01/2019	149.46	1.81	147.65	742.26	756.08	9,257.74
68	10/16/2019	149.46	1.51	147.95	594.31	757.59	9,405.69
69	11/01/2019	149.46	1.21	148.25	446.06	758.80	9,553.94
70	11/16/2019	149.46	0.91	148.55	297.51	759.71	9,702.49
71	12/01/2019	149.46	0.61	148.85	148.66	760.32	9,851.34
72	12/16/2019	148.96	0.30	148.66	0.00	760.62	10,000.00
Totals		10,760.62	760.62	10,000.00			

**ACTUARIAL SYSTEMS CORPORATION  
401K RETIREMENT PLAN**

**Amortization Schedule  
For Carne, Jane  
Loan Description: LOAN**

Assumptions:

Amount of Loan:	10,000.00	Date of Loan:	01/01/2017
Interest Rate:	5.000%	Number of Payments:	72
Interest Compounded:	Semi-Monthly	Amortization Method:	Annual Rate
Additional Interest:	0.00	Loan Type:	Installment

**ACTUARIAL SYSTEMS CORPORATION**  
**401K RETIREMENT PLAN**

**Loan Summary**  
As of April 19, 2017

<u>SSN</u>	<u>Name</u>	<u>Loan Number</u>	<u>Loan Date</u>	<u>Loan Amount</u>	<u>Interest Rate</u>	<u>Pmts Per Year</u>	<u>Payment Amount</u>	<u>Y-T-D Interest</u>	<u>Y-T-D Principal</u>	<u>Current Balance</u>	<u>Last Payment Date</u>	<u>Final Payment Date</u>	<u>Status</u>
xxx-xx-2222	Carne, Jane	1	01/01/2017	10,000.00	5.00%	24	149.46	155.42	1,040.26	8,959.74	04/16/2017	12/16/2019	Current
<b>Total</b>										<b>8,959.74</b>			