

ASC COMPLIANCE REPORTS
414(s) Nondiscrimination Compensation Test
As of December 31, 2018
Highly Compensated Employees

<u>SSN</u>	<u>Participant Name</u>	<u>(B) Total Compensation</u>	<u>(C) Excluded Compensation</u>	<u>(D) Plan Compensation</u>	<u>(E) Ratio D/B</u>
xxx-xx-3232	CUNNINGHAM, BRIAN	200,000.00	0.00	200,000.00	100.00%
xxx-xx-5555	CUNNINGHAM, JANET	275,000.00	0.00	275,000.00	100.00%
	HCE Totals (2)	475,000.00	0.00	475,000.00	200.00%
		HCE Average of Column (E):			100.00%

Sample

ASC COMPLIANCE REPORTS
414(s) Nondiscrimination Compensation Test
As of December 31, 2018
Non-Highly Compensated Employees

<u>SSN</u>	<u>Participant Name</u>	<u>(B) Total Compensation</u>	<u>(C) Excluded Compensation</u>	<u>(D) Plan Compensation</u>	<u>(E) Ratio D/B</u>
xxx-xx-3333	D'AMBRO, JERRY	210,000.00	10,000.00	200,000.00	95.24%
xxx-xx-4444	DARLING, AMANDA	50,000.00	0.00	50,000.00	100.00%
xxx-xx-5555	DONOVAN, STEVEN	50,000.00	0.00	50,000.00	100.00%
xxx-xx-6666	FERRARA, MERICA	10,000.00	0.00	10,000.00	100.00%
xxx-xx-7777	FRANKEL, AL	50,000.00	0.00	50,000.00	100.00%
xxx-xx-8888	GILLAN, GEORGIA	50,000.00	0.00	50,000.00	100.00%
xxx-xx-9999	GREGO, BILL	50,000.00	0.00	50,000.00	100.00%
xxx-xx-0101	GUIDRY, CHERIE	50,000.00	0.00	50,000.00	100.00%
xxx-xx-6789	HANDY, HANK	50,000.00	0.00	50,000.00	100.00%
xxx-xx-5432	HART, JACK	50,000.00	0.00	50,000.00	100.00%
xxx-xx-4545	HYDE, HARRY	100,000.00	0.00	100,000.00	100.00%
	Non-HCE Totals (11)	720,000.00	10,000.00	710,000.00	1,095.24%
				Non-HCE Average of Column (E):	99.57%
	Grand Totals	1,195,000.00	10,000.00	1,185,000.00	
				Ratio of Non-HCEs to HCEs:	99.57%

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Match Formula Verification Report
Plan Period January 1, 2018 Through December 31, 2018

<u>SSN</u>	<u>Participant Name</u>	<u>Source / Band</u>	<u>Compensation</u>	<u>Matched Contribs</u>	<u>Matched Percent</u>	<u>Actual Match</u>	<u>Formula Match</u>	<u>Dollar Difference</u>	<u>Percent Difference</u>	<u>Earnings On Difference</u>
xxx-xx-3232	CUNNINGHAM, BRIAN	MATCH / 1	200,000.00	24,500.00	12.25	6,000.00	6,000.00	0.00	0.00	N/A
xxx-xx-5555	CUNNINGHAM, JANET	MATCH / 1	275,000.00	18,500.00	6.73	2,500.00	8,250.00	-5,750.00	-2.09	N/A
xxx-xx-3333	D'AMBRO, JERRY	MATCH / 1	200,000.00	19,000.00	9.50	241.05	6,000.00	-5,758.95	-2.88	N/A
xxx-xx-4444	DARLING, AMANDA	MATCH / 1	50,000.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
xxx-xx-5555	DONOVAN, STEVEN	MATCH / 1	50,000.00	2,181.05	4.36	1,090.53	1,500.00	-409.47	-0.82	N/A
xxx-xx-6666	FERRARA, MERICA	MATCH / 1	10,000.00	876.75	8.77	438.38	300.00	138.38	1.38	0.00
xxx-xx-7777	FRANKEL, AL	MATCH / 1	50,000.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
xxx-xx-8888	GILLAN, GEORGIA	MATCH / 1	50,000.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
xxx-xx-9999	GREGO, BILL	MATCH / 1	50,000.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
xxx-xx-0101	GUIDRY, CHERIE	MATCH / 1	50,000.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
xxx-xx-6789	HANDY, HANK	MATCH / 1	50,000.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
xxx-xx-5432	HART, JACK	MATCH / 1	50,000.00	2,553.32	5.11	1,276.66	1,500.00	-223.34	-0.45	N/A
xxx-xx-4545	HYDE, HARRY	MATCH / 1	100,000.00	18,500.00	18.50	1,500.00	3,000.00	-1,500.00	-1.50	N/A
Totals			1,185,000.00	86,111.12	N/A	13,046.62	26,550.00	-13,503.38	N/A	0.00

ASC COMPLIANCE REPORTS

Match Formula Verification Report Formula Legend

EMPLOYER MATCH (MATCH)

Tier 1: 100% of deferral up to deferral of 3%

Sample

ASC COMPLIANCE REPORTS

Employer Contribution Formula Verification Report
Plan Period January 1, 2018 Through December 31, 2018

Source 10: 3.00% of Pay

<u>SSN</u>	<u>Participant Name</u>	<u>Source</u>	<u>Compensation</u>	<u>Actual Contribution</u>	<u>Formula Contribution</u>	<u>Dollar Difference</u>	<u>Percent Difference</u>	<u>Earnings On Difference</u>
xxx-xx-3232	CUNNINGHAM, BRIAN	10	200,000.00	1,500.00	6,000.00	-4,500.00	-2.25	N/A
xxx-xx-5555	CUNNINGHAM, JANET	10	275,000.00	1,500.00	8,250.00	-6,750.00	-2.45	N/A
xxx-xx-3333	D'AMBRO, JERRY	10	200,000.00	1,500.00	6,000.00	-4,500.00	-2.25	N/A
xxx-xx-4444	DARLING, AMANDA	10	50,000.00	1,500.00	1,500.00	0.00	0.00	N/A
xxx-xx-5555	DONOVAN, STEVEN	10	50,000.00	1,500.00	1,500.00	0.00	0.00	N/A
xxx-xx-6666	FERRARA, MERICA	10	10,000.00	1,500.00	300.00	1,200.00	12.00	0.00
xxx-xx-7777	FRANKEL, AL	10	50,000.00	1,500.00	1,500.00	0.00	0.00	N/A
xxx-xx-8888	GILLAN, GEORGIA	10	50,000.00	1,500.00	1,500.00	0.00	0.00	N/A
xxx-xx-9999	GREGO, BILL	10	50,000.00	1,500.00	1,500.00	0.00	0.00	N/A
xxx-xx-0101	GUIDRY, CHERIE	10	50,000.00	1,500.00	1,500.00	0.00	0.00	N/A
xxx-xx-6789	HANDY, HANK	10	50,000.00	1,500.00	1,500.00	0.00	0.00	N/A
xxx-xx-5432	HART, JACK	10	50,000.00	1,500.00	1,500.00	0.00	0.00	N/A
xxx-xx-4545	HYDE, HARRY	10	100,000.00	1,500.00	3,000.00	-1,500.00	-1.50	N/A
Totals			1,185,000.00	19,500.00	35,550.00	-16,050.00	N/A	0.00

ASC COMPLIANCE REPORTS

Top-Heavy Compliance Report Valuation Date: December 31, 2018

<u>Participant Name</u>	<u>Social Security Number</u>	<u>Compensation for Top-Heavy</u>	<u>Required 3% Top-heavy Contribution</u>	<u>Actual Contribution</u>	<u>Additional Top-heavy Contribution</u>
CUNNINGHAM, BRIAN	xxx-xx-3232	Key EE			
CUNNINGHAM, JANET	xxx-xx-5555	Key EE			
D'AMBRO, JERRY	xxx-xx-3333	210,000.00	6,300.00	8,920.00	0.00
DARLING, AMANDA	xxx-xx-4444	Inelig			
DONOVAN, STEVEN	xxx-xx-5555	Inelig			
FERRARA, MERICA	xxx-xx-6666	10,000.00	300.00	446.00	0.00
FRANKEL, AL	xxx-xx-7777	50,000.00	1,500.00	2,230.00	0.00
GILLAN, GEORGIA	xxx-xx-8888	50,000.00	1,500.00	2,230.00	0.00
GREGO, BILL	xxx-xx-9999	50,000.00	1,500.00	0.00	1,500.00
GUIDRY, CHERIE	xxx-xx-0101	50,000.00	1,500.00	2,230.00	0.00
HANDY, HANK	xxx-xx-6789	50,000.00	1,500.00	2,230.00	0.00
HART, JACK	xxx-xx-5432	50,000.00	1,500.00	2,230.00	0.00
HYDE, HARRY	xxx-xx-4545	100,000.00	3,000.00	4,460.00	0.00
Total Top-heavy Deficit:					1,500.00

ASC COMPLIANCE REPORTS

410(b) Ratio Percentage Test
 401(k) Deferral Version Support Page
 For the Plan Year Ending December 31, 2018

<u>SSN</u>	<u>Employee Name</u>	<u>Age/Svc</u>	<u>Excludable Because</u>			<u>Hours</u>	<u>Non-Excludable EEs</u>		<u>HCE</u>
			<u>Union</u>	<u>Alien</u>	<u>Other</u>		<u>Benefit</u>	<u>Don't Benefit</u>	
xxx-xx-3232	CUNNINGHAM, BRIAN	-	-	-	-	-	X	-	X
xxx-xx-5555	CUNNINGHAM, JANET	-	-	-	-	-	X	-	X
xxx-xx-3333	D'AMBRO, JERRY	-	-	-	-	-	X	-	-
xxx-xx-4444	DARLING, AMANDA	-	-	-	-	-	X	-	-
xxx-xx-5555	DONOVAN, STEVEN	-	-	-	-	-	X	-	-
xxx-xx-6666	FERRARA, MERICA	-	-	-	-	-	X	-	-
xxx-xx-7777	FRANKEL, AL	-	-	-	-	-	X	-	-
xxx-xx-8888	GILLAN, GEORGIA	-	-	-	-	-	X	-	-
xxx-xx-9999	GREGO, BILL	-	-	-	-	-	X	-	-
xxx-xx-0101	GUIDRY, CHERIE	-	-	-	-	-	X	-	-
xxx-xx-6789	HANDY, HANK	-	-	-	-	-	X	-	-
xxx-xx-5432	HART, JACK	-	-	-	-	-	X	-	-
xxx-xx-4545	HYDE, HARRY	-	-	-	-	-	X	-	-
Totals		0	0	0	0	0	13	0	2

Sample

ASC COMPLIANCE REPORTS

410(b) Ratio Percentage Test 401(k) Deferral Version For the Plan Year Ending December 31, 2018

Total number of employees of the employer:	13
Excludable because of:	
(1) Minimum age or years of service	0
(2) Collective bargaining agreement	0
(3) Non-resident aliens	0
(4) Excludable employees	0
(5) Terms with 500 or less hours of service	0
Total excludable employees:	0
Total non-excludable employees:	13
Total non-excludable employees who are highly compensated:	2
Total benefitting employees who are highly compensated:	2
Percentage of highly compensated employees who benefit:	100.00%
Total non-excludable employees who are non-highly compensated:	11
Total benefitting employees who are non-highly compensated:	11
Percentage of non-highly compensated employees who benefit:	100.00%
Ratio Percentage:	100.00%

This plan passes 410(b) under the Ratio Percentage Test.

ASC COMPLIANCE REPORTS

410(b) Ratio Percentage Test
 EMPLOYER MATCH Version Support Page
 For the Plan Year Ending December 31, 2018

<u>SSN</u>	<u>Employee Name</u>	<u>Age/Svc</u>	<u>Excludable Because</u>			<u>Hours</u>	<u>Non-Excludable EEs</u>		<u>HCE</u>
			<u>Union</u>	<u>Alien</u>	<u>Other</u>		<u>Benefit</u>	<u>Don't Benefit</u>	
xxx-xx-3232	CUNNINGHAM, BRIAN	-	-	-	-	-	X	-	X
xxx-xx-5555	CUNNINGHAM, JANET	-	-	-	-	-	X	-	X
xxx-xx-3333	D'AMBRO, JERRY	-	-	-	-	-	X	-	-
xxx-xx-4444	DARLING, AMANDA	-	-	-	-	-	X	-	-
xxx-xx-5555	DONOVAN, STEVEN	-	-	-	-	-	X	-	-
xxx-xx-6666	FERRARA, MERICA	-	-	-	-	-	X	-	-
xxx-xx-7777	FRANKEL, AL	-	-	-	-	-	X	-	-
xxx-xx-8888	GILLAN, GEORGIA	-	-	-	-	-	X	-	-
xxx-xx-9999	GREGO, BILL	-	-	-	-	-	X	-	-
xxx-xx-0101	GUIDRY, CHERIE	-	-	-	-	-	X	-	-
xxx-xx-6789	HANDY, HANK	-	-	-	-	-	X	-	-
xxx-xx-5432	HART, JACK	-	-	-	-	-	X	-	-
xxx-xx-4545	HYDE, HARRY	-	-	-	-	-	X	-	-
Totals		0	0	0	0	0	13	0	2

Sample

ASC COMPLIANCE REPORTS

410(b) Ratio Percentage Test EMPLOYER MATCH Version For the Plan Year Ending December 31, 2018

Total number of employees of the employer:	13
Excludable because of:	
(1) Minimum age or years of service	0
(2) Collective bargaining agreement	0
(3) Non-resident aliens	0
(4) Excludable employees	0
(5) Terms with 500 or less hours of service	0
Total excludable employees:	0
Total non-excludable employees:	13
Total non-excludable employees who are highly compensated:	2
Total benefitting employees who are highly compensated:	2
Percentage of highly compensated employees who benefit:	100.00%
Total non-excludable employees who are non-highly compensated:	11
Total benefitting employees who are non-highly compensated:	11
Percentage of non-highly compensated employees who benefit:	100.00%
Ratio Percentage:	100.00%

This plan passes 410(b) under the Ratio Percentage Test.

ASC COMPLIANCE REPORTS

410(b) Ratio Percentage Test
 Standard Test Version Support Page
 For the Plan Year Ending December 31, 2018

<u>SSN</u>	<u>Employee Name</u>	<u>Age/Svc</u>	<u>Excludable Because</u>			<u>Hours</u>	<u>Non-Excludable EEs</u>		<u>HCE</u>
			<u>Union</u>	<u>Alien</u>	<u>Other</u>		<u>Benefit</u>	<u>Don't Benefit</u>	
xxx-xx-3232	CUNNINGHAM, BRIAN	-	-	-	-	-	X	-	X
xxx-xx-5555	CUNNINGHAM, JANET	-	-	-	-	-	X	-	X
xxx-xx-3333	D'AMBRO, JERRY	-	-	-	-	-	X	-	-
xxx-xx-4444	DARLING, AMANDA	-	-	-	-	X	-	-	-
xxx-xx-5555	DONOVAN, STEVEN	-	-	-	-	-	-	X	-
xxx-xx-6666	FERRARA, MERICA	-	-	-	-	-	X	-	-
xxx-xx-7777	FRANKEL, AL	-	-	-	-	-	X	-	-
xxx-xx-8888	GILLAN, GEORGIA	-	-	-	-	-	X	-	-
xxx-xx-9999	GREGO, BILL	-	-	-	-	-	-	X	-
xxx-xx-0101	GUIDRY, CHERIE	-	-	-	-	-	X	-	-
xxx-xx-6789	HANDY, HANK	-	-	-	-	-	X	-	-
xxx-xx-5432	HART, JACK	-	-	-	-	-	X	-	-
xxx-xx-4545	HYDE, HARRY	-	-	-	-	-	X	-	-
Totals		0	0	0	0	1	10	2	2

Sample

ASC COMPLIANCE REPORTS

410(b) Ratio Percentage Test Standard Test Version For the Plan Year Ending December 31, 2018

Total number of employees of the employer:	13
Excludable because of:	
(1) Minimum age or years of service	0
(2) Collective bargaining agreement	0
(3) Non-resident aliens	0
(4) Excludable employees	0
(5) Terms with 500 or less hours of service	1
Total excludable employees:	1
Total non-excludable employees:	12
Total non-excludable employees who are highly compensated:	2
Total benefitting employees who are highly compensated:	2
Percentage of highly compensated employees who benefit:	100.00%
Total non-excludable employees who are non-highly compensated:	10
Total benefitting employees who are non-highly compensated:	8
Percentage of non-highly compensated employees who benefit:	80.00%
Ratio Percentage:	80.00%

This plan passes 410(b) under the Ratio Percentage Test.

ASC COMPLIANCE REPORTS

Allocation Rates - Minimum Allocation Gateway For the Plan Year ending December 31, 2018

<u>SSN</u>	<u>Name</u>	<u>H C E</u>	<u>5% Threshold Rate</u>	<u>1/3 Threshold Rate</u>
xxx-xx-3232	CUNNINGHAM, BRIAN	Y	12.25%	12.25%
xxx-xx-5555	CUNNINGHAM, JANET	Y	12.73%	12.73%
xxx-xx-3333	D'AMBRO, JERRY	N	4.25%	4.46%
xxx-xx-4444	DARLING, AMANDA	N	N/A	N/A
xxx-xx-5555	DONOVAN, STEVEN	N	N/A	N/A
xxx-xx-6666	FERRARA, MERICA	N	4.46%	4.46%
xxx-xx-7777	FRANKEL, AL	N	4.46%	4.46%
xxx-xx-8888	GILLAN, GEORGIA	N	4.46%	4.46%
xxx-xx-9999	GREGO, BILL	N	N/A	N/A
xxx-xx-0101	GUIDRY, CHERIE	N	4.46%	4.46%
xxx-xx-6789	HANDY, HANK	N	4.46%	4.46%
xxx-xx-5432	HART, JACK	N	4.46%	4.46%
xxx-xx-4545	HYDE, HARRY	N	4.46%	4.46%
	Highest HCE Rate		12.73%	12.73%
	Minimum NHCE Rate Needed to Pass		5.00%	4.25%
	Lowest NHCE Rate		4.25%	4.46%
	Minimum Allocation Gateway Test:		Fail	Pass

Sample

ASC COMPLIANCE REPORTS

Annual Accrual Rates using Current Compensation
For the Plan Year ending December 31, 2018

<u>SSN</u>	<u>Name</u>	<u>H C E</u>	<u>Conc Test Elig</u>	<u>ABT Rate</u>	<u>ABPT Rate</u>
xxx-xx-3232	CUNNINGHAM, BRIAN	Y	Y	1.91%	4.15%
xxx-xx-5555	CUNNINGHAM, JANET	Y	Y	2.15%	3.38%
xxx-xx-3333	D'AMBRO, JERRY	N	Y	5.93%	16.89%
xxx-xx-4444	DARLING, AMANDA	N	Y	1.93%	1.93%
xxx-xx-5555	DONOVAN, STEVEN	N	Y	0.38%	1.20%
xxx-xx-6666	FERRARA, MERICA	N	Y	11.53%	19.33%
xxx-xx-7777	FRANKEL, AL	N	Y	1.41%	1.41%
xxx-xx-8888	GILLAN, GEORGIA	N	Y	4.42%	4.42%
xxx-xx-9999	GREGO, BILL	N	Y	4.73%	4.73%
xxx-xx-0101	GUIDRY, CHERIE	N	Y	11.77%	11.77%
xxx-xx-6789	HANDY, HANK	N	Y	11.77%	11.77%
xxx-xx-5432	HART, JACK	N	Y	11.77%	23.86%
xxx-xx-4545	HYDE, HARRY	N	Y	9.41%	40.96%
Total HCEs				2	2
100% HCE Average				2.03%	3.77%
70% HCE Average				1.42%	2.64%
Total NHCEs				11	11
100% NHCE Average				6.82%	12.57%
Average Benefit Percentage Test:					Pass
(To pass the ABPT, the "100% NHCE Average" must be greater than or equal to the "70% HCE Average")					
Number of HCEs for Concentration Test:				2	
Number of NHCEs for Concentration Test:				11	
Concentration Percentage:				84.00%	
Safe Harbor Ratio:				32.00%	
Midpoint Ratio:				27.00%	
Unsafe Harbor Ratio:				22.00%	

ASC COMPLIANCE REPORTS

General Test - Accrual Rates Annual Accrual (Current Comp)

<u>Normal Rate</u>	<u>Most Valuable Rate</u>	<u>HCEs</u>	<u>NHCEs</u>	<u>HCE %</u>	<u>NHCE %</u>	<u>Ratio</u>	<u>70% HCE Average Rate</u>	<u>NHCE Average Rate</u>
1.91%	1.91%	2	9	100.00%	81.82%	81.82%	N/A	N/A
2.15%	2.15%	1	8	50.00%	72.73%	145.45%	N/A	N/A
Average Benefit Percentage Test:							N/A	N/A
Number of HCEs for Concentration Test:				2				
Number of NHCEs for Concentration Test:				11				
Concentration Percentage:				84.00%				
Safe Harbor Ratio:				32.00%				
Midpoint Ratio:				27.00%				
Unsafe Harbor Ratio:				22.00%				
Total Highly Compensated Employees				2				
Total Non-highly Compensated Employees				11				

This plan passes 401(a)(4).

ASC COMPLIANCE REPORTS

Benefits, Rights and Features Test
 Support Page
 For the Plan Year Ending December 31, 2018

SSN	Employee Name	Excluded from Count		Age/Svc	Excludable Because			Hours	Non-Excludable EEs		HCE	Location Coded
		Term<BOY	Hire>EOY		Union	Alien	Other		Benefit	Don't Benefit		
xxx-xx-3232	CUNNINGHAM, BRIAN	-	-	-	-	-	-	-	X	-	X	1
xxx-xx-5555	CUNNINGHAM, JANET	-	-	-	-	-	-	-	X	-	X	1
xxx-xx-3333	D'AMBRO, JERRY	-	-	-	-	-	-	-	X	-	-	1
xxx-xx-4444	DARLING, AMANDA	-	-	-	-	-	-	-	X	-	-	1
xxx-xx-5555	DONOVAN, STEVEN	-	-	-	-	-	-	-	X	-	-	1
xxx-xx-6666	FERRARA, MERICA	-	-	-	-	-	-	-	X	-	-	1
xxx-xx-7777	FRANKEL, AL	-	-	-	-	-	-	-	X	-	-	2
xxx-xx-8888	GILLAN, GEORGIA	-	-	-	-	-	-	-	X	-	-	2
xxx-xx-9999	GREGO, BILL	-	-	-	-	-	-	-	X	-	-	2
xxx-xx-0101	GUIDRY, CHERIE	-	-	-	-	-	-	-	X	-	-	2
xxx-xx-6789	HANDY, HANK	-	-	-	-	-	-	-	X	-	-	1
xxx-xx-5432	HART, JACK	-	-	-	-	-	-	-	X	-	-	1
xxx-xx-4545	HYDE, HARRY	-	-	-	-	-	-	-	X	-	-	1

Sample

ASC COMPLIANCE REPORTS

Benefits, Rights and Features Test
For the Plan Year Ending December 31, 2018

Concentration

Total employees:

<u>HCEs</u>	<u>NHCEs</u>
2	11

Concentration percentage:

84.00%

Safe Harbor ratio:

32.00%

Midpoint ratio:

27.00%

Unsafe Harbor ratio:

22.00%

Includable Employees

Total employees:

<u>HCEs</u>	<u>NHCEs</u>
2	11

Total excludable employees:

0	0
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Total non-excludable employees:

2	11
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Benefits, Rights and Features Test:

<u>Ranking</u>	<u>HCEs</u>	<u>NHCEs</u>	<u>HCE</u>	<u>NHCE</u>	<u>NHCE</u>	<u>Ratio</u>	<u>Safe Harbor</u>
<u>Order</u>			<u>Pct</u>	<u>Pct</u>	<u>Ratio</u>	<u>Test</u>	<u>Percentage</u>
0	2	11	100.00%	100.00%	100.00%	Pass	Pass
0	2	11	100.00%	100.00%	100.00%	Pass	Pass

402(g) Deferral Limits Test - Legend

Current Date: May 18, 2018

Primary plan:	D12:0029
Current date (time):	05/18/2018 (12:40:13)
Run for multiple plans:	No
D12:0029 ASC COMPLIANCE REPORTS	
Sources to include:	1 (Employee Deferral) 6 (Roth) 8 (KSOP/DEF)
Source reduction method:	Sequential (1 6 8)
Calculate catchup contributions:	Yes
Sources included for catchup:	1 6 8
Replace existing excess values:	No
Use calendar year values:	No
Maximum deferral:	18,500.00
Date for interest calcs:	12/31/2018
Include withdrawals in interest repayment calculation:	No
Calculate earnings on ATM:	No
Process by location:	No
Save calculated returns:	Yes

Sample

ASC COMPLIANCE REPORTS

402(g) Deferral Limits Test
 Testing Date: December 31, 2018

<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-3232	CUNNINGHAM, BRIAN		24,500.00	6,000.00	0.00			
		D12:0029 DEFERRAL	24,500.00	6,000.00	0.00	0.00	0.00	0.00
xxx-xx-3333	D'AMBRO, JERRY		19,000.00	0.00	500.00			
		D12:0029 DEFERRAL	19,000.00	0.00	500.00	0.00	0.00	0.00

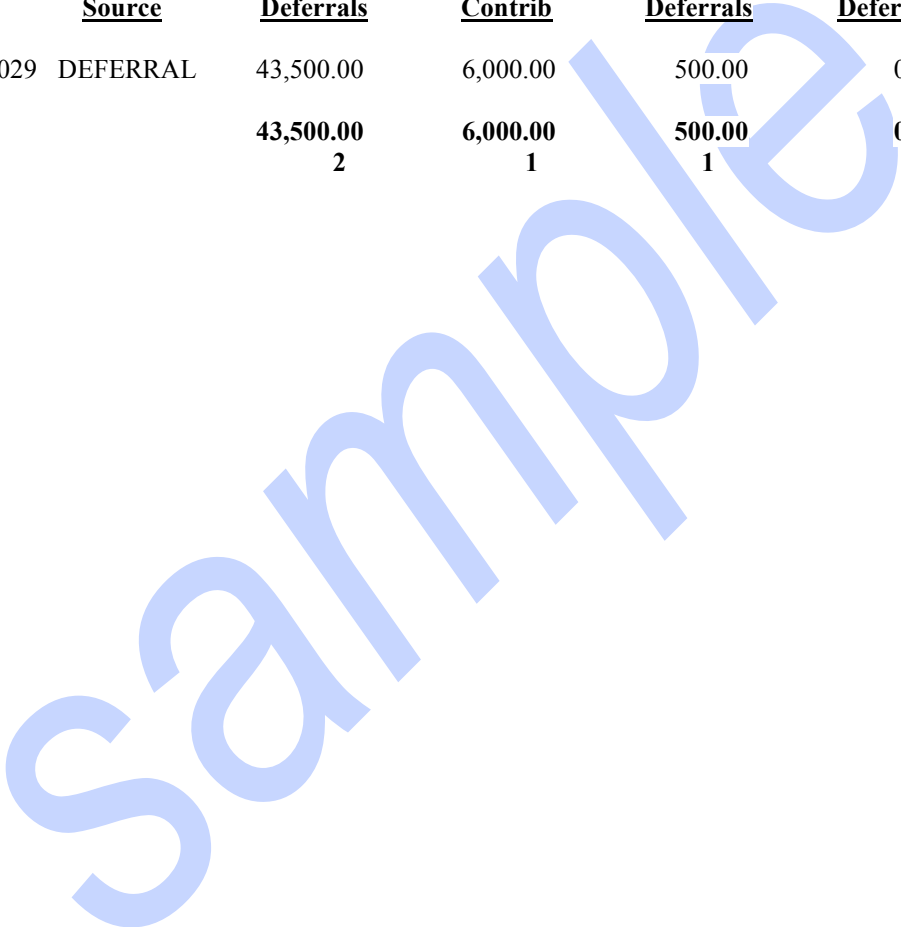
Sample

The information reflected on this report is for illustrative purposes only.

ASC COMPLIANCE REPORTS

402(g) Deferral Limits Test
 Testing Date: December 31, 2018

<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:	D12:0029 DEFERRAL	43,500.00	6,000.00	500.00	0.00	0.00	0.00
	Grand Total:		43,500.00	6,000.00	500.00	0.00	0.00	0.00
	Counts:		2	1	1		0	



The information reflected on this report is for illustrative purposes only.

Pre-Tax Plan Limits Test - Legend

Plan Year End: December 31, 2018

Primary plan: **D12:0029**
Current date (time): **05/18/2018 (12:43:13)**
Run for multiple plans: **No**

D12:0029 ASC COMPLIANCE REPORTS
Sources to include: **1 (Employee Deferral)**
6 (Roth)
8 (KSOP/DEF)
Source reduction method: **Sequential (1 6 8)**
Calculate catchup contributions: **Yes**
Sources included for catchup: **1 6 8**

Limit type: **Pre-tax plan limits**
Date for interest calcs: **12/31/2015**
Include withdrawals in interest repayment calculation: **No**
Calculate earnings on ATM: **No**
Replace existing excess values: **No**
Compare percent to percent: **No**
Treat blank plan limits as zero: **No**

Process by location: **No**

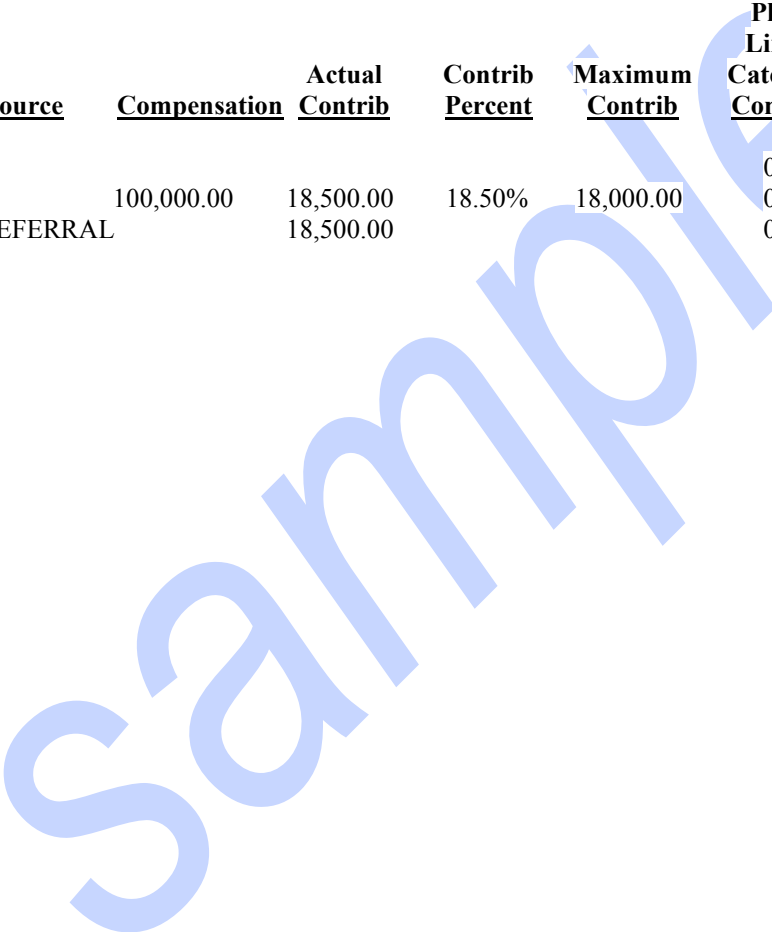
Save option: **Save catchups and reduce contribs**

HCE Limits: **18.00%**
NonHCE Limits: **18.00%**

ASC COMPLIANCE REPORTS

Pre-Tax Plan Limits Test
Plan Year End: December 31, 2018

<u>SSN</u>	<u>Participant</u>	<u>Source</u>	<u>Compensation</u>	<u>Actual Contrib</u>	<u>Contrib Percent</u>	<u>Maximum Contrib</u>	<u>Plan Limit Catchup Contrib</u>	<u>Excess Contrib</u>	<u>Earnings On Excess Contrib</u>	<u>Attrib Match</u>	<u>Earnings On Attrib Match</u>
454-45-4545	HYDE, HARRY	D12:0029	100,000.00	18,500.00	18.50%	18,000.00	0.00	500.00			
		DEFERRAL		18,500.00			0.00	500.00	0.00	0.00	0.00

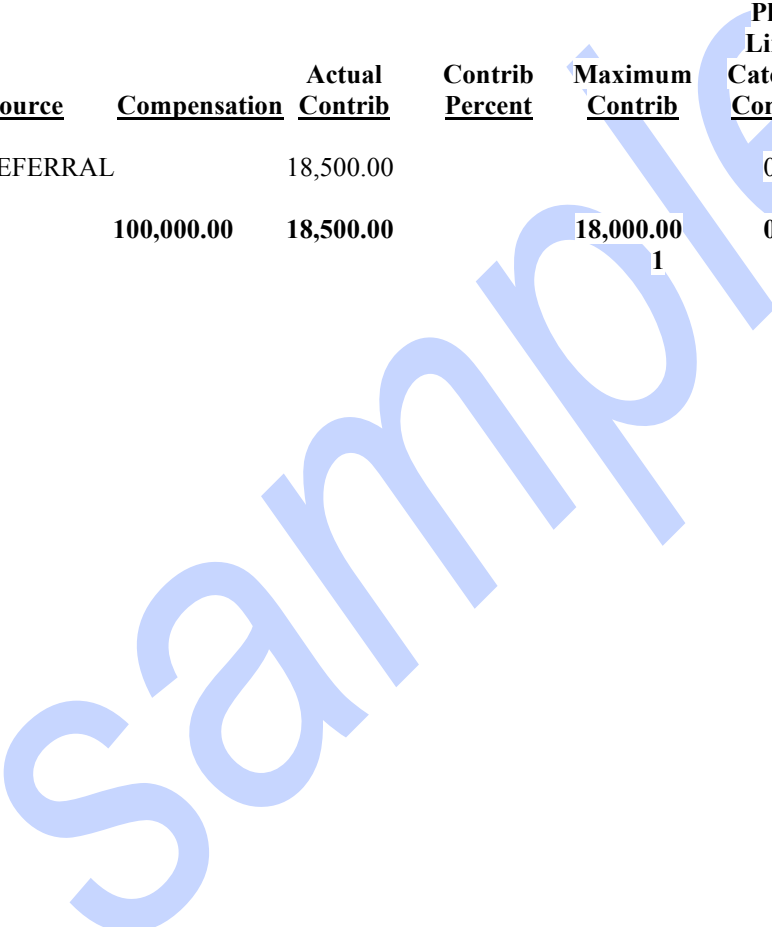


The information reflected on this report is for illustrative purposes only.

ASC COMPLIANCE REPORTS

Pre-Tax Plan Limits Test
 Plan Year End: December 31, 2018

<u>SSN</u>	<u>Participant</u>	<u>Source</u>	<u>Compensation</u>	<u>Actual Contrib</u>	<u>Contrib Percent</u>	<u>Maximum Contrib</u>	<u>Plan Limit Catchup Contrib</u>	<u>Excess Contrib</u>	<u>Earnings On Excess Contrib</u>	<u>Attrib Match</u>	<u>Earnings On Attrib Match</u>
Totals:	D12:0029	DEFERRAL		18,500.00			0.00	500.00	0.00	0.00	0.00
Grand Totals:			100,000.00	18,500.00		18,000.00	0.00	500.00	0.00	0.00	0.00
Counts:						1	0	1		0	



The information reflected on this report is for illustrative purposes only.

ASC COMPLIANCE REPORTS

Employees not Included in Pre-Tax Plan Limits Test
Plan Year End: December 31, 2018

<u>SSN</u>	<u>Participant/Source</u>	<u>Compensation/ Contribution</u>	<u>Reason/ Percentage</u>
	Total Excluded:	0	0.00

Sample

The information reflected on this report is for illustrative purposes only.

ASC COMPLIANCE REPORTS

Annual Additions (IRC 415) Test Plan Period 01/01/2018 Through 12/31/2018

<u>SSN</u>	<u>Participant Name</u>	<u>Compensation</u>	<u>Annual Additions</u>	<u>Total Percent Of Comp</u>
xxx-xx-3232	CUNNINGHAM, BRIAN	200,000.00	50,500.00	25.25%
xxx-xx-5555	CUNNINGHAM, JANET	275,000.00	57,500.00 *	20.91%
xxx-xx-3333	D'AMBRO, JERRY	210,000.00	29,161.05	13.89%
xxx-xx-4444	DARLING, AMANDA	50,000.00	1,500.00	3.00%
xxx-xx-5555	DONOVAN, STEVEN	50,000.00	4,771.58	9.54%
xxx-xx-6666	FERRARA, MERICA	10,000.00	3,261.13	32.61%
xxx-xx-7777	FRANKEL, AL	50,000.00	3,730.00	7.46%
xxx-xx-8888	GILLAN, GEORGIA	50,000.00	3,730.00	7.46%
xxx-xx-9999	GREGO, BILL	50,000.00	1,500.00	3.00%
xxx-xx-0101	GUIDRY, CHERIE	50,000.00	3,730.00	7.46%
xxx-xx-6789	HANDY, HANK	50,000.00	3,730.00	7.46%
xxx-xx-5432	HART, JACK	50,000.00	7,559.98	15.12%
xxx-xx-4545	HYDE, HARRY	100,000.00	25,460.00	25.46%
Totals		1,195,000.00	196,133.74	16.41%

- 13 Participants Tested
- 12 Participants Passed IRC 415
- 0 Participants Failed Maximum Percentage Test
- 1 Participants Failed Maximum Dollar Test
- 0 Participants Failed Both Tests
- 275,000.00 Maximum Compensation Used

ASC COMPLIANCE REPORTS

**Annual Additions (IRC 415) Test
Plan Period 01/01/2018 Through 12/31/2018**

<u>SSN</u>	<u>Participant Name</u>	<u>Compensation</u>	<u>DEFERRAL</u>	<u>MATCH</u>	<u>EMPLOYER</u>	<u>Other Contribs</u>	<u>Total Forfeit</u>	<u>Total Annual Additions</u>	<u>Pct of Comp</u>
xxx-xx-3232	CUNNINGHAM, BRIAN	200,000.00	18,500.00	6,000.00	24,500.00	1,500.00	0.00	50,500.00	25.25%
xxx-xx-5555	CUNNINGHAM, JANET	275,000.00	18,500.00	2,500.00	35,000.00	1,500.00	0.00	57,500.00	20.91%
xxx-xx-3333	D'AMBRO, JERRY	210,000.00	18,500.00	241.05	8,920.00	1,500.00	0.00	29,161.05	13.89%
xxx-xx-4444	DARLING, AMANDA	50,000.00	0.00	0.00	0.00	1,500.00	0.00	1,500.00	3.00%
xxx-xx-5555	DONOVAN, STEVEN	50,000.00	2,181.05	1,090.53	0.00	1,500.00	0.00	4,771.58	9.54%
xxx-xx-6666	FERRARA, MERICA	10,000.00	876.75	438.38	446.00	1,500.00	0.00	3,261.13	32.61%
xxx-xx-7777	FRANKEL, AL	50,000.00	0.00	0.00	2,230.00	1,500.00	0.00	3,730.00	7.46%
xxx-xx-8888	GILLAN, GEORGIA	50,000.00	0.00	0.00	2,230.00	1,500.00	0.00	3,730.00	7.46%
xxx-xx-9999	GREGO, BILL	50,000.00	0.00	0.00	0.00	1,500.00	0.00	1,500.00	3.00%
xxx-xx-0101	GUIDRY, CHERIE	50,000.00	0.00	0.00	2,230.00	1,500.00	0.00	3,730.00	7.46%
xxx-xx-6789	HANDY, HANK	50,000.00	0.00	0.00	2,230.00	1,500.00	0.00	3,730.00	7.46%
xxx-xx-5432	HART, JACK	50,000.00	2,553.32	1,276.66	2,230.00	1,500.00	0.00	7,559.98	15.12%
xxx-xx-4545	HYDE, HARRY	100,000.00	18,000.00	1,500.00	4,460.00	1,500.00	0.00	25,460.00	25.46%
Totals		1,195,000.00	79,111.12	13,046.62	84,476.00	19,500.00	0.00	196,133.74	

415(c) Maximum Annual Additions Test - Legend

Plan Year End: December 31, 2018

Primary plan: **D12:0029**
Current date (time): **05/18/2018 (12:44:03)**
Run for multiple plans: **No**

D12:0029 ASC COMPLIANCE REPORTS
Sources to include:

- 1** (Employee Deferral)
- 2** (Employer Discretionary)
- 3** (EMPLOYER MATCH)
- 4** (QMAC)
- 5** (QUALIFIED NON-ELECTIVE)
- 6** (Roth)
- 7** (Safe Harbor Match)
- 8** (KSOP/DEF)
- 9** (ER Supplemental)
- 10** (Safe Harbor Nonelective)
- 11** (After Tax)
- 12** (Employer Discretionary)

Source reduction method: **Sequential (1 2 3 4 5 6 7 8 9 10 11 12)**
Calculate catchup contributions: **Yes**
Sources included for catchup: **1 6 8**

Reduction order: **Contribution first**
Replace existing excess values: **No**
Date for interest calcs: **12/31/2015**
Include withdrawals in interest repayment calculation: **No**
Calculate earnings on ATM: **No**

Process by location: **No**
Save calculated returns: **Yes**

ASC COMPLIANCE REPORTS

415(c) Maximum Annual Additions Test
Plan Year End: December 31, 2018

<u>SSN</u>	<u>Participant</u>	<u>Source /Type</u>	<u>Aggregate Additions</u>	<u>415(c) Catchup Contrib</u>	<u>Excess Additions</u>	<u>Attrib Match</u>
xxx-xx-5555	CUNNINGHAM, JANET	D12:0029	57,500.00	2,500.00	0.00	
		DEFERRAL / C	18,500.00	2,500.00	0.00	0.00

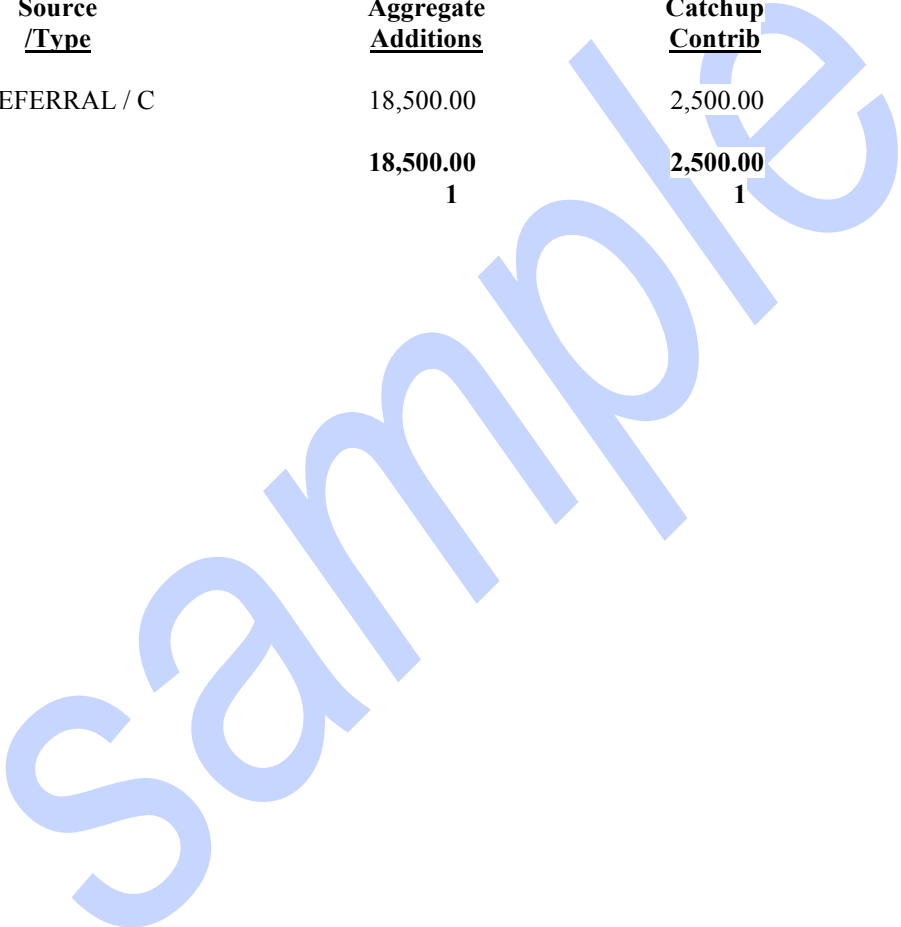
Sample

The information reflected on this report is for illustrative purposes only.

ASC COMPLIANCE REPORTS

415(c) Maximum Annual Additions Test
Plan Year End: December 31, 2018

<u>SSN</u>	<u>Participant</u>	<u>Source /Type</u>	<u>Aggregate Additions</u>	<u>415(c) Catchup Contrib</u>	<u>Excess Additions</u>	<u>Attrib Match</u>
Totals:	D12:0029	DEFERRAL / C	18,500.00	2,500.00	0.00	0.00
Grand Total:			18,500.00	2,500.00	0.00	0.00
Counts:			1	1	0	0



ADP and ACP Non-Discrimination Testing

Results & Reports

for

ASC COMPLIANCE REPORTS

As of December 31, 2018

Prepared by

TPA COMPANY

May 18, 2018

ASC COMPLIANCE REPORTS

Summary of the results

Sample

**Actual Deferral Percentage (ADP) and
Actual Contribution Percentage (ACP) Test Results
As of December 31, 2018**

ASC COMPLIANCE REPORTS

Standard Method

Non-HCE Percentages Used: ADP - Current; ACP - Current

A. Step One

These tests compare the Average Highly Compensated Employees' (HCEs) % to the Average Non-Highly Compensated Employees' (NHCEs) %. Under IRC Sections 401(k) and 401(m), the Average HCE % is limited to the greater of the Basic Test and the Alternative test.

1. Basic Test - 125% of the Average NHCE%
2. Alternative Test - the lesser of
 - a. The Average NHCE% plus 2%
 - b. The Average NHCE% times 2

Test Results

	Count	ADP Test		Post-ATM ACP Test*		
		Total %	Avg %	Count	Total %	Avg %
HCE	2	15.29%	7.65%	2	3.94%	1.97%
NHCE	11	45.49%	4.14%	11	10.73%	0.98%
Plan Total	13			13		
1. Basic Test			5.18%			1.23%
2. Alternative Test			6.14%			1.96%
3. Greater of "1" and "2"			6.14%			1.96%
Results			Fails			Fails
Reduce HCE Avg % to			6.14%			1.96%

* These ACP Test results are based on the ACP contributions remaining in HCE accounts after the forfeiture of Attributable-To Matching (ATM) Contributions (i.e., matching contributions related to deferral contributions that will be distributed to correct a failed ADP Test).

**Summary of Catchup Contributions
As of December 31, 2018**

ASC COMPLIANCE REPORTS

If a plan participant has reached the age of 50, (s)he is eligible to defer money in excess of the limits of the plan. These monies are referred to as "Catchup Contributions". Such limits include, but are not limited to, the 402(g) maximum deferral limit and a plan-imposed maximum deferral limit. Also eligible for reclassification as "Catchup Contributions" are corrective distributions to HCEs due to failure of the ADP test.

<u>SSN</u>	<u>Name</u>	<u>Initial ADP Contrib</u>	<u>402(g)/ Max Def Catchup Contrib</u>	<u>Net Contrib for ADP</u>	<u>ADP Maximum Catchup Contrib</u>	<u>Total Catchup Contrib</u>
323-32-3232	CUNNINGHAM, BRIAN	24,500.00	6,000.00	18,500.00	0.00	6,000.00
998-30-5555	CUNNINGHAM, JANET	18,500.00	2,500.00	16,000.00	1,760.00	4,260.00
Totals:	2	43,000.00	8,500.00	34,500.00	1,760.00	10,260.00

Sample

ASC COMPLIANCE REPORTS

HCE and NHCE Listings

Sample

**Listing of Highly Compensated Employees
As of December 31, 2018**

ASC COMPLIANCE REPORTS

If the plan fails the ADP test and corrective distributions are made to HCEs, any matching contributions that are attributable to the distributed deferral contributions ("Attributable-To Match" or "ATM") must be forfeited, even if they are vested.

<u>SSN</u>	<u>Name</u>	<u>ADP</u>		<u>ADP test</u>		<u>ACP</u>		<u>ACP test</u>		<u>ATM</u>	<u>Post-ATM ACP test</u>	
		<u>Compensation</u>	<u>Contrib.</u>	<u>Pct</u>	<u>Compensation</u>	<u>Contrib.</u>	<u>Pct</u>	<u>Contrib.</u>	<u>Pct</u>			
323-32-3232	CUNNINGHAM, BRIAN	200,000.00	18,500.00	9.25	200,000.00	6,000.00	3.00	0.00	6,000.00	3.00		
998-30-5555	CUNNINGHAM, JANET	265,000.00	16,000.00	6.04	265,000.00	2,500.00	0.94	0.00	2,500.00	0.94		
HCE Totals:		465,000.00	34,500.00	15.29	465,000.00	8,500.00	3.94	0.00	8,500.00	3.94		
Total number of HCEs:					2		2					2
Total number of HCEs contributing:					2		2					2
Average HCE ADP and ACP % is derived by dividing the HCE % total by the total number of aggregated HCEs:					7.65		1.97					1.97

**Listing of Non-Highly Compensated Employees
As of December 31, 2018**

ASC COMPLIANCE REPORTS

<u>SSN</u>	<u>Name</u>	<u>ADP</u>			<u>ACP</u>		
		<u>Compensation</u>	<u>Contrib.</u>	<u>Pct</u>	<u>Compensation</u>	<u>Contrib.</u>	<u>Pct</u>
333-33-3333	D'AMBRO, JERRY	200,000.00	18,500.00	9.25	200,000.00	241.05	0.12
444-44-4444	DARLING, AMANDA	50,000.00	0.00	0.00	50,000.00	0.00	0.00
555-55-5555	DONOVAN, STEVEN	50,000.00	2,181.05	4.36	50,000.00	1,090.53	2.18
666-66-6666	FERRARA, MERICA	10,000.00	876.75	8.77	10,000.00	438.38	4.38
777-77-7777	FRANKEL, AL	50,000.00	0.00	0.00	50,000.00	0.00	0.00
888-88-8888	GILLAN, GEORGIA	50,000.00	0.00	0.00	50,000.00	0.00	0.00
999-99-9999	GREGO, BILL	50,000.00	0.00	0.00	50,000.00	0.00	0.00
101-01-0101	GUIDRY, CHERIE	50,000.00	0.00	0.00	50,000.00	0.00	0.00
123-45-6789	HANDY, HANK	50,000.00	0.00	0.00	50,000.00	0.00	0.00
098-76-5432	HART, JACK	50,000.00	2,553.32	5.11	50,000.00	1,276.66	2.55
454-45-4545	HYDE, HARRY	100,000.00	18,000.00	18.00	100,000.00	1,500.00	1.50
NHCE Totals:		710,000.00	42,111.12	45.49	710,000.00	4,546.62	10.73
Total number of NHCEs:				11			11
Total number of NHCEs contributing:				5			5
Average NHCE ADP and ACP % is derived by dividing the NHCE % total by the total number of aggregated NHCEs:				4.14			0.98
Grand Totals:		1,175,000.00	76,611.12		1,175,000.00	13,046.62	

ASC COMPLIANCE REPORTS

Details of Test Corrections

Sample

**Corrective Distribution Report
As of December 31, 2018**

ASC COMPLIANCE REPORTS

ADP Test

Part I - Calculated Adjustments

<u>SSN</u>	<u>Name</u>	<u>ADP Pct</u>	<u>Contributions Adjusted</u>	<u>Reduction</u>	<u>Reduced ADP Pct</u>
323-32-3232	CUNNINGHAM, BRIAN	9.25	18,500.00	6,020.00	6.24
998-30-5555	CUNNINGHAM, JANET	6.04	16,000.00	0.00	6.04
Totals/Count:	2	15.29	34,500.00	6,020.00	12.28
Average Total:		7.65			6.14

Sample

**Corrective Distribution Report
As of December 31, 2018**

ASC COMPLIANCE REPORTS

ADP Test

Part II - Actual Adjustments (Corrective Distribution Amounts)

<u>SSN</u>	<u>Name</u>	<u>Sources</u>	<u>Adjusted Contribs</u>	<u>402(g) Excess</u>	<u>Catchup Contrib</u>	<u>Excess</u>	<u>Earnings</u>	<u>ADP Distrib</u>	<u>ATM</u>	<u>Earnings</u>	<u>Forfeited Amount</u>
323-32-3232	CUNNINGHAM, BRIAN	DEFERRAL	18,500.00	0.00	0.00	4,260.00	0.00	4,260.00			
998-30-5555	CUNNINGHAM, JANET	DEFERRAL	16,000.00	0.00	1,760.00	0.00	0.00	0.00			
Totals:	2		34,500.00	0.00	1,760.00	4,260.00	0.00	4,260.00	0.00	0.00	0.00

Sample

**Corrective Distribution Report
As of December 31, 2018**

ASC COMPLIANCE REPORTS

ACP Test

Part I - Calculated Adjustments

<u>SSN</u>	<u>Name</u>	<u>Post-ATM Pct</u>	<u>Contributions</u>		<u>Reduced ACP Pct</u>
			<u>Post-ATM</u>	<u>Reduction</u>	
323-32-3232	CUNNINGHAM, BRIAN	3.00	6,000.00	40.00	2.98
998-30-5555	CUNNINGHAM, JANET	0.94	2,500.00	0.00	0.94
Totals/Count:	2	3.94	8,500.00	40.00	3.92
Average Total:		1.97			1.96

Sample

**Corrective Distribution Report
As of December 31, 2018**

ASC COMPLIANCE REPORTS

ACP Test

Part II - Actual Adjustments (Corrective Distribution Amounts)

<u>SSN</u>	<u>Name</u>	<u>Sources</u>	<u>Post-ATM Contribs</u>	<u>Vest %</u>	<u>Excess</u>	<u>Vested Earnings</u>	<u>ACP Distrib</u>	<u>Non-vested Excess</u>	<u>Earnings</u>	<u>Forfeited Amount</u>
323-32-3232	CUNNINGHAM, BRIAN	MATCH	6,000.00	100.00	40.00	0.00	40.00			
Totals:	1		6,000.00		40.00	0.00	40.00	0.00	0.00	0.00

Sample

**Corrective Distribution Report
As of December 31, 2018**

ASC COMPLIANCE REPORTS

ADP/ACP Tests

Part III - Correction Summary

<u>SSN</u>	<u>Name</u>	<u>Sources</u>	<u>ADP</u>		<u>Sources</u>	<u>ACP</u>		<u>Earnings</u>	<u>Total Distrib</u>	<u>ACP</u>	<u>ATM</u>	<u>Earnings</u>	<u>Total Forfeit</u>
			<u>Excess</u>	<u>Earnings</u>		<u>Vest %</u>	<u>Excess</u>						
323-32-3232	CUNNINGHAM, BRIAN	DEFERRAL	4,260.00	0.00	MATCH	100.00	40.00	0.00	4,300.00				0.00
Totals/Count: 1			4,260.00	0.00			40.00	0.00	4,300.00	0.00	0.00	0.00	0.00

Sample

ASC COMPLIANCE REPORTS

Top Heavy Illustration Determination Date: December 31, 2018

<u>Participant Name</u>	<u>SS Number</u>	<u>Top Heavy Balance</u>	<u>Key Employees</u>	<u>Non-Key Employees</u>
CUNNINGHAM, BRIAN	323-32-3232	200,152.00	200,152.00	
CUNNINGHAM, JANET	998-30-5555	50,526.00	50,526.00	
D'AMBRO, JERRY	333-33-3333	100,000.00		100,000.00
DARLING, AMANDA	444-44-4444	90,000.00		90,000.00
DONOVAN, STEVEN	555-55-5555	80,000.00		80,000.00
FERRARA, MERICA	666-66-6666	70,000.00		70,000.00
FRANKEL, AL	777-77-7777	50,000.00		50,000.00
GILLAN, GEORGIA	888-88-8888	16,000.00		16,000.00
GREGO, BILL	999-99-9999	70,000.00		70,000.00
GUIDRY, CHERIE	101-01-0101	80,000.00		80,000.00
HANDY, HANK	123-45-6789	60,000.00		60,000.00
HART, JACK	098-76-5432	20,000.00		20,000.00
HYDE, HARRY	454-45-4545	10,000.00		10,000.00
Sub-total		896,678.00	250,678.00	646,000.00
Count			2	11
<u>Distributions</u>				
One Year Prior		10,000.00	5,000.00	5,000.00
Two Years Prior		4,000.00	2,000.00	2,000.00
Three Years Prior		4,000.00	2,000.00	2,000.00
Four Years Prior		10,000.00	5,000.00	5,000.00
Sub-total		28,000.00	14,000.00	14,000.00
Total		924,678.00	264,678.00	660,000.00

The total value of the key employees' account balances is 28.6238% of the total value of account balances for all participants.

If the total of all the key employees' account balances is greater than 60% of the total account balances for all participants, the plan is top heavy.

ASC COMPLIANCE REPORTS

Summary of Catchup Contributions Plan Year End: December 31, 2018

<u>SSN</u>	<u>Participant</u>	<u>Source</u>	<u>402(g) Catchup Contrib</u>	<u>Plan Limit Catchup Contrib</u>	<u>415(c) Catchup Contrib</u>	<u>ADP Catchup Contrib</u>	<u>Total Catchup Contrib</u>
xxx-xx-3232	CUNNINGHAM, BRIAN	1	6,000.00	0.00	0.00	0.00	6,000.00
xxx-xx-5555	CUNNINGHAM, JANET	1	0.00	0.00	2,500.00	1,760.00	4,260.00
Totals:			6,000.00	0.00	2,500.00	1,760.00	10,260.00

Sample

The information reflected on this report is for illustrative purposes only.

ASC COMPLIANCE REPORTS

Compliance Test Excess Summary Plan Year End: December 31, 2018

<u>SSN</u>	<u>Name/Source</u>	<u>402(g) Excess</u>	<u>Pre-tax Plan Excess</u>	<u>Post-tax Plan Excess</u>	<u>Combined Plan Excess</u>	<u>415(c) Excess</u>	<u>ADP/ACP Excess</u>	<u>ATM On Excess</u>	<u>Contrib Formula Excess</u>	<u>Total Excess</u>	<u>Total Earnings On Excess</u>	<u>Vested Percent</u>	<u>Excess Amount Forfeited</u>
xxx-xx-3232	CUNNINGHAM, BRIAN												
	DEFERRAL	0.00	0.00	0.00	0.00	0.00	4,260.00	0.00	0.00	4,260.00	0.00	100.00%	0.00
	EMPLOYER	0.00	0.00	0.00	0.00	30,500.00	0.00	0.00	0.00	30,500.00	0.00	100.00%	0.00
	MATCH	0.00	0.00	0.00	0.00	0.00	40.00	0.00	0.00	40.00	0.00	100.00%	0.00
	Totals:	0.00	0.00	0.00	0.00	30,500.00	4,300.00	0.00	0.00	34,800.00	0.00		0.00
xxx-xx-5555	CUNNINGHAM, JANET												
	EMPLOYER	0.00	0.00	0.00	0.00	20,000.00	0.00	0.00	0.00	20,000.00	0.00	100.00%	0.00
xxx-xx-3333	D'AMBRO, JERRY												
	DEFERRAL	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00	0.00	100.00%	0.00
xxx-xx-4545	HYDE, HARRY												
	DEFERRAL	0.00	500.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00	0.00	100.00%	0.00
	Totals:												
	DEFERRAL Total	500.00	500.00	0.00	0.00	0.00	4,260.00	0.00	0.00	5,260.00	0.00		0.00
	EMPLOYER Total	0.00	0.00	0.00	0.00	50,500.00	0.00	0.00	0.00	50,500.00	0.00		0.00
	MATCH Total	0.00	0.00	0.00	0.00	0.00	40.00	0.00	0.00	40.00	0.00		0.00
	Grand Total:	500.00	500.00	0.00	0.00	50,500.00	4,300.00	0.00	0.00	55,800.00	0.00		0.00
	Counts (4 printed):	1	1	0	0	2	1	0	0	4			0

ASC COMPLIANCE REPORTS

Compliance Testing Summary of Results Plan Year End: December 31, 2018

416 Top Heavy Determination

Test: 28.6238% to key employees
Plan is not top heavy

416 Top Heavy Minimum Calculation

Test: Top heavy contribution underpaid by \$1,500.00

Match Verification

Test: Total variance of \$-13,503.38

Employer Contribution Verification

Test: Total variance of \$-16,050.00

414(s) Test

Primary eligibility: HCE count 2; HCE ratio 100%
NHCE count 11; NHCE ratio 99.57%
HCE/NHCE ratio 99.57%

410(b) Coverage Test

Standard (source 2): Pass Ratio percent 80%
Non-excluded 12; Non-excluded HCEs 2; Benefitting 10; Benefitting HCEs 2
401(k): Pass Ratio percent 100%
Non-excluded 13; Non-excluded HCEs 2; Benefitting 13; Benefitting HCEs 2
401(m): Pass Ratio percent 100%
Non-excluded 13; Non-excluded HCEs 2; Benefitting 13; Benefitting HCEs 2

401(a)(4) Test

Test: Pass

Benefits, Rights and Features Test

Locational: Pass

402(g) Deferral Limits Test

Test: Fail; 1 failures
Returns \$500.00; ATMs \$0.00; Earnings \$0.00; Catchups \$6,000.00

Plan Limits Test

Pre-tax limits: Fail; 1 failures
Returns \$500.00; ATMs \$0.00; Earnings \$0.00; Catchups \$0.00

415(c) Annual Additions Test

Test: Pass

ASC COMPLIANCE REPORTS

Compliance Testing Summary of Results Plan Year End: December 31, 2018

ADP/ACP Test

ADP: Fail

ACP: Fail

HCE ADP 7.65%; HCE ACP 1.97%

NHCE ADP 4.14%; NHCE ACP 0.98%

ADP Returns \$4,260.00; ACP Returns \$40.00; ATMs \$0.00; Earnings \$0.00

Catchups \$1,760.00

ADP QNECs \$0.00; ACP QNECs \$0.00

Sample