

ACTUARIAL SYSTEMS CORPORATION

401K RETIREMENT PLAN

Annual Valuation
For the Period Ending
December 31, 2018

Prepared By

ASC

On May 23, 2018



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

Plan Effective Date	January 1, 2010
Plan Year	From January 1, 2018 to December 31, 2018
Primary Eligibility	Applicable to the following source(s): Employee 401(k) Deferral, Employer Discretionary, Employer 401(k) Match, Qualified Matching, QNEC, ROTH DEFERRAL, Safe Harbor Match, KSOP/DEF, ER supplemental, Safe Harbor Nonelective, Voluntary After Tax, Employer Discretionary All employees are eligible to enter on the entry date coincident with or next following completion of the following requirements: 1 year of service Minimum age 21 Minimum hours 1 Entry date(s): Date eligible
Normal Retirement Age	All participants are eligible to retire with their full retirement benefit on the later of the following: Attainment of age 65 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 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 derived from Employer Discretionary and Employer 401(k) Match contributions in accordance with the following vesting schedule: 100% after 1 year of service A participant shall be entitled to a portion of his account balance derived from Qualified Matching, QNEC, Safe Harbor Match, ER supplemental, Safe Harbor Nonelective and Employer Discretionary contributions in accordance with the following vesting schedule: 100% immediate vesting
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 the following: Highly Compensated Employees: the maximum contribution allowable under Code Section 415 Non-Highly Compensated Employees: 4.46% of pay
Other Company Contributions	Employer 401(k) Match Contributions: This year the company will contribute an amount equal to 100% of employee contributions up to 3%. Employee 401(k) 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 in accordance with the contribution defined for each group.

ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN
Active Participant Census Data
For Plan Year Ending December 31, 2018

<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>
CUNNINGHAM, BRIAN	M	03/14/1948	09/01/1974	01/01/2010	200,000.00
CUNNINGHAM, JANET	M	02/15/1945	11/05/2009	11/04/2010	275,000.00
D'AMBRO, JERRY	M	03/14/1981	01/31/2000	01/01/2010	200,000.00
FERRARA, MERICA	M	05/27/1973	02/28/2000	01/01/2010	10,000.00
FRANKEL, AL	M	11/21/1958	08/05/1996	01/01/2010	50,000.00
GILLAN, GEORGIA	M	12/12/1972	05/30/2000	01/01/2010	50,000.00
GREGO, BILL	M	01/01/1985	09/01/1998	01/01/2010	50,000.00
GUIDRY, CHERIE	M	02/04/1985	09/05/2000	01/01/2010	50,000.00
HANDY, HANK	M	01/12/1985	09/02/2014	09/01/2015	50,000.00
HART, JACK	M	05/25/1985	10/01/2014	09/30/2015	50,000.00
HYDE, HARRY	M	05/20/1985	09/01/2014	08/31/2015	100,000.00
Total (11 Participants):					1,085,000.00

* Worked less than 1000 hours during the current year.

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

Sample

ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN
Ineligible Employee and Inactive Participant Census Data
For Plan Year Ending December 31, 2018

<u>Participant Name</u>	<u>Sex</u>	<u>Date of Birth</u>	<u>Date of Hire</u>	<u>Compensation</u>	<u>Status</u>
DARLING, AMANDA	M	06/02/1974	07/19/1999	50,000.00	Term < 500 Hrs
DONOVAN, STEVEN	M	04/22/1954	05/18/2009	50,000.00	Term > 1000 Hrs
Total (2 Employees):				100,000.00	

Sample

Employee Census
ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN
As of 12/31/2018

<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>			
CUNNINGHAM, BRIAN	xxx-xx-3232	71	67	03/14/1948	09/01/1974	01/01/2010		200,000.00	*	Active
CUNNINGHAM, JANET	xxx-xx-5555	74	71	02/15/1945	11/05/2009	11/04/2010		275,000.00	*	Active
D'AMBRO, JERRY	xxx-xx-3333	38	65	03/14/1981	01/31/2000	01/01/2010		210,000.00	*	Active
DARLING, AMANDA	xxx-xx-4444	45	65	06/02/1974	07/19/1999	01/01/2010	04/01/2018	50,000.00		Term < 500 Hrs
DONOVAN, STEVEN	xxx-xx-5555	65	65	04/22/1954	05/18/2009	05/17/2010	04/01/2018	50,000.00		Term > 1000 Hrs
FERRARA, MERICA	xxx-xx-6666	46	65	05/27/1973	02/28/2000	01/01/2010		10,000.00	*	Active
FRANKEL, AL	xxx-xx-7777	60	65	11/21/1958	08/05/1996	01/01/2010		50,000.00	*	Active
GILLAN, GEORGIA	xxx-xx-8888	46	65	12/12/1972	05/30/2000	01/01/2010		50,000.00	*	Active
GREGO, BILL	xxx-xx-9999	34	65	01/01/1985	09/01/1998	01/01/2010		50,000.00	*	Active
GUIDRY, CHERIE	xxx-xx-0101	34	65	02/04/1985	09/05/2000	01/01/2010		50,000.00	*	Active
HANDY, HANK	xxx-xx-6789	34	65	01/12/1985	09/02/2014	09/01/2015		50,000.00	*	Active
HART, JACK	xxx-xx-5432	34	65	05/25/1985	10/01/2014	09/30/2015		50,000.00	*	Active
HYDE, HARRY	xxx-xx-4545	34	65	05/20/1985	09/01/2014	08/31/2015		100,000.00	*	Active

Total Employees: 13 Total Compensation: 1,195,000.00

Active Employees: 11 Active Total Compensation: 1,095,000.00
Inactive Employees: 2 Inactive Total Compensation: 100,000.00
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

Sample

**ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN**

Deposit Summary
Calculated as of December 31, 2018

<u>Participant Name</u>	<u>415 Max Salary</u>	<u>Actual Employee Deferral</u>			<u>Other Contributions</u>			<u>Forfeit Alloc</u>	<u>Total Deposit</u>
		<u>Amount</u>	<u>Pct</u>	<u>Matching</u>	<u>OMAC</u>	<u>Other Sources</u>	<u>EMPLOYER</u>		
CUNNINGHAM, BRIAN	200,000.00	24,500.00	12.25	6,000.00	0.00	1,500.00	24,500.00	0.00	56,500.00
CUNNINGHAM, JANET	275,000.00	18,500.00	6.73	2,500.00	0.00	1,500.00	35,000.00	0.00	57,500.00
D'AMBRO, JERRY	210,000.00	19,000.00	9.05	241.05	0.00	1,500.00	8,920.00	0.00	29,661.05
DARLING, AMANDA	50,000.00	0.00	0.00	0.00	0.00	1,500.00	0.00	0.00	1,500.00
DONOVAN, STEVEN	50,000.00	2,181.05	4.36	1,090.53	0.00	1,500.00	0.00	0.00	4,771.58
FERRARA, MERICA	10,000.00	876.75	8.77	438.38	0.00	1,500.00	446.00	0.00	3,261.13
FRANKEL, AL	50,000.00	0.00	0.00	0.00	0.00	1,500.00	2,230.00	0.00	3,730.00
GILLAN, GEORGIA	50,000.00	0.00	0.00	0.00	0.00	1,500.00	2,230.00	0.00	3,730.00
GREGO, BILL	50,000.00	0.00	0.00	0.00	0.00	1,500.00	0.00	0.00	1,500.00
GUIDRY, CHERIE	50,000.00	0.00	0.00	0.00	0.00	1,500.00	2,230.00	0.00	3,730.00
HANDY, HANK	50,000.00	0.00	0.00	0.00	0.00	1,500.00	2,230.00	0.00	3,730.00
HART, JACK	50,000.00	2,553.32	5.11	1,276.66	0.00	1,500.00	2,230.00	0.00	7,559.98
HYDE, HARRY	100,000.00	18,500.00	18.50	1,500.00	0.00	1,500.00	4,460.00	0.00	25,960.00
Total	1,195,000.00	86,111.12		13,046.62	0.00	19,500.00	84,476.00	0.00	203,133.74

Sample

**ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN**

**Employee Status Support Page
For Plan Year Ending December 31, 2018**

<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>						
323-32-3232	1	CUNNINGHAM, BRIAN	B	N	50.00%	N/A	0	0	0	0	Y	Y	0.00	Y
998-30-5555	1	CUNNINGHAM, JANET	B	N	50.00%	N/A	0	0	0	0	Y	Y	0.00	Y
333-33-3333	1	D'AMBRO, JERRY	B	N	0.00%	N/A	0	0	0	0	N	N	0.00	Y
444-44-4444	1	DARLING, AMANDA	N	N	0.00%	N/A	0	0	0	0	N	N	0.00	Y
555-55-5555	1	DONOVAN, STEVEN	M	N	0.00%	N/A	0	0	0	0	N	N	0.00	Y
666-66-6666	1	FERRARA, MERICA	B	N	0.00%	N/A	0	0	0	0	N	N	0.00	Y
777-77-7777	2	FRANKEL, AL	B	N	0.00%	N/A	0	0	0	0	N	N	0.00	Y
888-88-8888	2	GILLAN, GEORGIA	B	N	0.00%	N/A	0	0	0	0	N	N	0.00	Y
999-99-9999	2	GREGO, BILL	B	N	0.00%	N/A	0	0	0	0	N	N	0.00	Y
101-01-0101	2	GUIDRY, CHERIE	B	N	0.00%	N/A	0	0	0	0	N	N	0.00	Y
123-45-6789	1	HANDY, HANK	B	N	0.00%	N/A	0	0	0	0	N	N	0.00	Y
098-76-5432	1	HART, JACK	B	N	0.00%	N/A	0	0	0	0	N	N	0.00	Y
454-45-4545	1	HYDE, HARRY	B	N	0.00%	N/A	0	0	0	0	N	N	0.00	Y
Total:													0.00	

Total Number HCEs: 2
 Total Number Keys: 2
 Top Paid Group Count: 13
 20% of Top Paid Group Count: 3
 Threshold Comp: N/A
 Top Paid Group Count for Keys: 13
 Maximum Officers Count: 3

**ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN**

Company Report
Plan Period 01/01/2018 Through 12/31/2018

	<u>Beginning Balance</u>	<u>Contributions</u>	<u>Forfeitures</u>	<u>Earnings</u>	<u>Expenses/ Distributions</u>	<u>Transfers Between Investments</u>	<u>Ending Balance</u>	<u>Vested Balance</u>
CUNNINGHAM, BRIAN; SSN: xxx-xx-3232								
Employee 401(k) Deferral (100% Vested) Pooled Investments (0.00%)	0.00	24,500.00	0.00	414.79	0.00	-6,827.75	18,087.04	24,500.00
Employer Discretionary (100% Vested) Pooled Investments (100.00%)	0.00	24,500.00	0.00	0.00	0.00	0.00	24,500.00	24,500.00
Safe Harbor Nonelective (100% Vested) Pooled Investments (100.00%)	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	1,500.00
Total	0.00	50,500.00	0.00	414.79	0.00	-6,827.75	44,087.04	50,500.00
CUNNINGHAM, JANET; SSN: xxx-xx-5555								
Employee 401(k) Deferral (100% Vested) Pooled Investments (0.00%)	0.00	18,500.00	0.00	0.00	0.00	0.00	18,500.00	18,500.00
Employer Discretionary (100% Vested) Pooled Investments (100.00%)	0.00	35,000.00	0.00	0.00	0.00	0.00	35,000.00	35,000.00
Safe Harbor Nonelective (100% Vested) Pooled Investments (100.00%)	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	1,500.00
Total	0.00	55,000.00	0.00	0.00	0.00	0.00	55,000.00	55,000.00
D'AMBRO, JERRY; SSN: xxx-xx-3333								
Employee 401(k) Deferral (100% Vested) Pooled Investments (0.00%)	0.00	18,500.00	0.00	0.00	0.00	0.00	18,500.00	18,500.00
Employer Discretionary (100% Vested) Pooled Investments (100.00%)	0.00	8,920.00	0.00	0.00	0.00	0.00	8,920.00	8,920.00
Safe Harbor Nonelective (100% Vested) Pooled Investments (100.00%)	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	1,500.00
Total	0.00	28,920.00	0.00	0.00	0.00	0.00	28,920.00	28,920.00
DARLING, AMANDA; SSN: xxx-xx-4444								
Employer Discretionary (100% Vested) Pooled Investments (100.00%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Safe Harbor Nonelective (100% Vested) Pooled Investments (100.00%)	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	1,500.00
Total	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	1,500.00
DONOVAN, STEVEN; SSN: xxx-xx-5555								
Employee 401(k) Deferral (100% Vested) Pooled Investments (0.00%)	0.00	2,181.05	0.00	0.00	0.00	0.00	2,181.05	2,181.05
Employer Discretionary (100% Vested) Pooled Investments (100.00%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Safe Harbor Nonelective (100% Vested) Pooled Investments (100.00%)	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	1,500.00
Total	0.00	3,681.05	0.00	0.00	0.00	0.00	3,681.05	3,681.05
FERRARA, MERICA; SSN: xxx-xx-6666								
Employee 401(k) Deferral (100% Vested) Pooled Investments (0.00%)	0.00	876.75	0.00	0.00	0.00	0.00	876.75	876.75
Employer Discretionary (100% Vested) Pooled Investments (100.00%)	0.00	446.00	0.00	0.00	0.00	0.00	446.00	446.00

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

**ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN**

Company Report
Plan Period 01/01/2018 Through 12/31/2018

	<u>Beginning Balance</u>	<u>Contributions</u>	<u>Forfeitures</u>	<u>Earnings</u>	<u>Expenses/ Distributions</u>	<u>Transfers Between Investments</u>	<u>Ending Balance</u>	<u>Vested Balance</u>
FERRARA, MERICA; SSN: xxx-xx-6666 (Continued)								
Safe Harbor Nonelective (100% Vested) Pooled Investments (100.00%)	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	1,500.00
Total	0.00	2,822.75	0.00	0.00	0.00	0.00	2,822.75	2,822.75
FRANKEL, AL; SSN: xxx-xx-7777								
Employer Discretionary (100% Vested) Pooled Investments (100.00%)	0.00	2,230.00	0.00	0.00	0.00	0.00	2,230.00	2,230.00
Safe Harbor Nonelective (100% Vested) Pooled Investments (100.00%)	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	1,500.00
Total	0.00	3,730.00	0.00	0.00	0.00	0.00	3,730.00	3,730.00
GILLAN, GEORGIA; SSN: xxx-xx-8888								
Employer Discretionary (100% Vested) Pooled Investments (100.00%)	0.00	2,230.00	0.00	0.00	0.00	0.00	2,230.00	2,230.00
Safe Harbor Nonelective (100% Vested) Pooled Investments (100.00%)	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	1,500.00
Total	0.00	3,730.00	0.00	0.00	0.00	0.00	3,730.00	3,730.00
GREGO, BILL; SSN: xxx-xx-9999								
Employer Discretionary (100% Vested) Pooled Investments (100.00%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Safe Harbor Nonelective (100% Vested) Pooled Investments (100.00%)	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	1,500.00
Total	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	1,500.00
GUIDRY, CHERIE; SSN: xxx-xx-0101								
Employer Discretionary (100% Vested) Pooled Investments (100.00%)	0.00	2,230.00	0.00	0.00	0.00	0.00	2,230.00	2,230.00
Safe Harbor Nonelective (100% Vested) Pooled Investments (100.00%)	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	1,500.00
Total	0.00	3,730.00	0.00	0.00	0.00	0.00	3,730.00	3,730.00
HANDY, HANK; SSN: xxx-xx-6789								
Employer Discretionary (100% Vested) Pooled Investments (100.00%)	0.00	2,230.00	0.00	0.00	0.00	0.00	2,230.00	2,230.00
Safe Harbor Nonelective (100% Vested) Pooled Investments (100.00%)	0.00	600.00	0.00	0.00	0.00	0.00	600.00	600.00
Total	0.00	2,830.00	0.00	0.00	0.00	0.00	2,830.00	2,830.00
HART, JACK; SSN: xxx-xx-5432								
Employee 401(k) Deferral (100% Vested) Pooled Investments (0.00%)	0.00	2,553.32	0.00	0.00	0.00	0.00	2,553.32	2,553.32
Employer Discretionary (100% Vested) Pooled Investments (100.00%)	0.00	2,230.00	0.00	0.00	0.00	0.00	2,230.00	2,230.00
Safe Harbor Nonelective (100% Vested) Pooled Investments (100.00%)	0.00	600.00	0.00	0.00	0.00	0.00	600.00	600.00
Total	0.00	5,383.32	0.00	0.00	0.00	0.00	5,383.32	5,383.32

ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN

Company Report
Plan Period 01/01/2018 Through 12/31/2018

	<u>Beginning Balance</u>	<u>Contributions</u>	<u>Forfeitures</u>	<u>Earnings</u>	<u>Expenses/ Distributions</u>	<u>Transfers Between Investments</u>	<u>Ending Balance</u>	<u>Vested Balance</u>
HYDE, HARRY; SSN: xxx-xx-4545								
Employee 401(k) Deferral (100% Vested)								
Pooled Investments (0.00%)	0.00	18,000.00	0.00	0.00	0.00	0.00	18,000.00	18,000.00
Employer Discretionary (100% Vested)								
Pooled Investments (100.00%)	0.00	4,460.00	0.00	0.00	0.00	0.00	4,460.00	4,460.00
Safe Harbor Nonelective (100% Vested)								
Pooled Investments (100.00%)	0.00	600.00	0.00	0.00	0.00	0.00	600.00	600.00
Total	0.00	23,060.00	0.00	0.00	0.00	0.00	23,060.00	23,060.00

Employee Count: 13

Sample

**ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN**

Company Report
Plan Period 01/01/2018 Through 12/31/2018

	<u>Beginning Balance</u>	<u>Contributions</u>	<u>Forfeitures</u>	<u>Earnings</u>	<u>Expenses/ Distributions</u>	<u>Transfers Between Investments</u>	<u>Ending Balance</u>	<u>Vested Balance</u>
Totals by Contribution Type								
Employee 401(k) Deferral								
Pooled Investments	0.00	85,111.12	0.00	414.79	0.00	-6,827.75	78,698.16	85,111.12
Sub-Total	0.00	85,111.12	0.00	414.79	0.00	-6,827.75	78,698.16	85,111.12
Employer Discretionary								
Pooled Investments	0.00	84,476.00	0.00	0.00	0.00	0.00	84,476.00	84,476.00
Sub-Total	0.00	84,476.00	0.00	0.00	0.00	0.00	84,476.00	84,476.00
Employer 401(k) Match								
Sub-Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Safe Harbor Nonelective								
Pooled Investments	0.00	16,800.00	0.00	0.00	0.00	0.00	16,800.00	16,800.00
Sub-Total	0.00	16,800.00	0.00	0.00	0.00	0.00	16,800.00	16,800.00
Total of All Accounts	0.00	186,387.12	0.00	414.79	0.00	-6,827.75	179,974.16	186,387.12

Sample

ACTUARIAL SYSTEMS CORPORATION
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Company Report
Plan Period 01/01/2018 Through 12/31/2018

	<u>Beginning Balance</u>	<u>Contributions</u>	<u>Forfeitures</u>	<u>Earnings</u>	<u>Expenses/ Distributions</u>	<u>Transfers Between Investments</u>	<u>Ending Balance</u>	<u>Vested Balance</u>
Totals By Fund								
Pooled Investments	0.00	186,387.12	0.00	414.79	0.00	-6,827.75	179,974.16	186,387.12
Total of All Funds	0.00	186,387.12	0.00	414.79	0.00	-6,827.75	179,974.16	186,387.12

Sample

ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN

Company Report
Plan Period 01/01/2018 Through 12/31/2018

	<u>Beginning Balance</u>	<u>Contributions</u>	<u>Forfeitures</u>	<u>Earnings</u>	<u>Expenses/ Distributions</u>	<u>Transfers Between Investments</u>	<u>Ending Balance</u>	<u>Vested Balance</u>
Totals By Fund (Share Funds)								

Sample

**ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN**

**Company Report - Terminated Participants
Plan Period 01/01/2018 Through 12/31/2018**

	<u>Beginning Balance</u>	<u>Contributions</u>	<u>Forfeitures</u>	<u>Earnings</u>	<u>Expenses/ Distributions</u>	<u>Transfers Between Investments</u>	<u>Ending Balance</u>	<u>Vested Balance</u>
DARLING, AMANDA; SSN: xxx-xx-4444								
Employer Discretionary (100% Vested) Pooled Investments (100.00%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Safe Harbor Nonelective (100% Vested) Pooled Investments (100.00%)	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	1,500.00
Total	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	1,500.00
DONOVAN, STEVEN; SSN: xxx-xx-5555								
Employee 401(k) Deferral (100% Vested) Pooled Investments (0.00%)	0.00	2,181.05	0.00	0.00	0.00	0.00	2,181.05	2,181.05
Employer Discretionary (100% Vested) Pooled Investments (100.00%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Safe Harbor Nonelective (100% Vested) Pooled Investments (100.00%)	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	1,500.00
Total	0.00	3,681.05	0.00	0.00	0.00	0.00	3,681.05	3,681.05

Employee Count: 2

Sample

**ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN**

Company Report - Terminated Participants
Plan Period 01/01/2018 Through 12/31/2018

	<u>Beginning Balance</u>	<u>Contributions</u>	<u>Forfeitures</u>	<u>Earnings</u>	<u>Expenses/ Distributions</u>	<u>Transfers Between Investments</u>	<u>Ending Balance</u>	<u>Vested Balance</u>
Totals by Contribution Type								
Employee 401(k) Deferral								
Pooled Investments	0.00	2,181.05	0.00	0.00	0.00	0.00	2,181.05	2,181.05
Sub-Total	0.00	2,181.05	0.00	0.00	0.00	0.00	2,181.05	2,181.05
Employer Discretionary								
Sub-Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employer 401(k) Match								
Sub-Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Safe Harbor Nonelective								
Pooled Investments	0.00	3,000.00	0.00	0.00	0.00	0.00	3,000.00	3,000.00
Sub-Total	0.00	3,000.00	0.00	0.00	0.00	0.00	3,000.00	3,000.00
Total of All Accounts	0.00	5,181.05	0.00	0.00	0.00	0.00	5,181.05	5,181.05

Sample

ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN

Company Report - Terminated Participants
Plan Period 01/01/2018 Through 12/31/2018

	<u>Beginning Balance</u>	<u>Contributions</u>	<u>Forfeitures</u>	<u>Earnings</u>	<u>Expenses/ Distributions</u>	<u>Transfers Between Investments</u>	<u>Ending Balance</u>	<u>Vested Balance</u>
Totals By Fund								
Pooled Investments	0.00	5,181.05	0.00	0.00	0.00	0.00	5,181.05	5,181.05
Total of All Funds	0.00	5,181.05	0.00	0.00	0.00	0.00	5,181.05	5,181.05

Sample

ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN

Company Report - Terminated Participants
Plan Period 01/01/2018 Through 12/31/2018

	<u>Beginning Balance</u>	<u>Contributions</u>	<u>Forfeitures</u>	<u>Earnings</u>	<u>Expenses/ Distributions</u>	<u>Transfers Between Investments</u>	<u>Ending Balance</u>	<u>Vested Balance</u>
Totals By Fund (Share Funds)								

Employee Count: 13

Sample

**ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN**

Company Report - All Participants
Plan Period 01/01/2018 Through 12/31/2018

	<u>Beginning Balance</u>	<u>Contributions</u>	<u>Forfeitures</u>	<u>Earnings</u>	<u>Expenses/ Distributions</u>	<u>Transfers Between Investments</u>	<u>Ending Balance</u>	<u>Vested Balance</u>
Totals by Contribution Type								
Employee 401(k) Deferral								
Pooled Investments	0.00	85,111.12	0.00	414.79	0.00	-6,827.75	78,698.16	85,111.12
Sub-Total	0.00	85,111.12	0.00	414.79	0.00	-6,827.75	78,698.16	85,111.12
Employer Discretionary								
Pooled Investments	0.00	84,476.00	0.00	0.00	0.00	0.00	84,476.00	84,476.00
Sub-Total	0.00	84,476.00	0.00	0.00	0.00	0.00	84,476.00	84,476.00
Employer 401(k) Match								
Sub-Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Safe Harbor Nonelective								
Pooled Investments	0.00	16,800.00	0.00	0.00	0.00	0.00	16,800.00	16,800.00
Sub-Total	0.00	16,800.00	0.00	0.00	0.00	0.00	16,800.00	16,800.00
Total of All Accounts	0.00	186,387.12	0.00	414.79	0.00	-6,827.75	179,974.16	186,387.12

Sample

ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN

Company Report - All Participants
Plan Period 01/01/2018 Through 12/31/2018

	<u>Beginning Balance</u>	<u>Contributions</u>	<u>Forfeitures</u>	<u>Earnings</u>	<u>Expenses/ Distributions</u>	<u>Transfers Between Investments</u>	<u>Ending Balance</u>	<u>Vested Balance</u>
Totals By Fund								
Pooled Investments	0.00	186,387.12	0.00	414.79	0.00	-6,827.75	179,974.16	186,387.12
Total of All Funds	0.00	186,387.12	0.00	414.79	0.00	-6,827.75	179,974.16	186,387.12

Sample

ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN

Company Report - All Participants
Plan Period 01/01/2018 Through 12/31/2018

	<u>Beginning Balance</u>	<u>Contributions</u>	<u>Forfeitures</u>	<u>Earnings</u>	<u>Expenses/ Distributions</u>	<u>Transfers Between Investments</u>	<u>Ending Balance</u>	<u>Vested Balance</u>
Totals By Fund (Share Funds)								

Sample

**ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN**

STATEMENT OF BENEFITS

Plan Period 01/01/2018 Through 12/31/2018

BRIAN CUNNINGHAM

SSN: xxx-xx-3232

Date of Birth: 03/14/1948

Date of Hire: 09/01/1974

Date of Participation: 01/01/2010

	Beginning Balance	Contributions	Forfeitures	Earnings	Expenses / Distributions	Transfers Between Investments	Ending Balance	Vested Balance
Employee 401(k) Deferral(100% Vested)								
0% Pooled Investments	0.00	24,500.00	0.00	414.79	0.00	-6,827.75	18,087.04	24,500.00
Employer Discretionary(100% Vested)								
100% Pooled Investments	0.00	24,500.00	0.00	0.00	0.00	0.00	24,500.00	24,500.00
Safe Harbor Nonelective(100% Vested)								
100% Pooled Investments	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00	1,500.00
Total	0.00	50,500.00	0.00	414.79	0.00	-6,827.75	44,087.04	50,500.00

Summary of Portfolio

<u>Investment Description</u>	<u>Ending Balance</u>
Pooled Investments	44,087.04
Total	44,087.04

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.

ACTUARIAL SYSTEMS CORPORATION

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

ACTUARIAL SYSTEMS CORPORATION

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	

Sample

Disbursement Summary Report

May 21, 2018

CUNNINGHAM, BRIAN

323-32-3232

Plan Name: ACTUARIAL SYSTEMS CORPORATION
Plan ID: D17:0081
Birth Date: 03/14/1948
Transaction Date: 01/01/2018
Purchase Date: 01/01/2018
Batch Number: 1

	Loan Amount	Fee
Source: Employee 401(k) Deferral		
POOLED INVE'MT ACCOUNT	10,000.00	0.00
Total	10,000.00	0.00
All Sources		
POOLED INVE'MT ACCOUNT	10,000.00	0.00
Total	10,000.00	0.00
Net loan to CUNNINGHAM, BRIAN	10,000.00	

Sample

**ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN**

Amortization Schedule
For CUNNINGHAM, BRIAN
Loan Description: Loan #1 Description

----- Payment -----					Ending	Interest	Principal
Number	Date	Amount	Interest	Principal	Balance	To Date	To Date
1	01/01/2018	149.46	20.35	129.11	9,870.89	20.35	129.11
2	01/16/2018	149.46	20.09	129.37	9,741.52	40.44	258.48
3	02/01/2018	149.46	19.82	129.64	9,611.88	60.26	388.12
4	02/16/2018	149.46	19.56	129.90	9,481.98	79.82	518.02
5	03/01/2018	149.46	19.30	130.16	9,351.82	99.12	648.18
6	03/16/2018	149.46	19.03	130.43	9,221.39	118.15	778.61
7	04/01/2018	149.46	18.77	130.69	9,090.70	136.92	909.30
8	04/16/2018	149.46	18.50	130.96	8,959.74	155.42	1,040.26
9	05/01/2018	149.46	18.23	131.23	8,828.51	173.65	1,171.49
10	05/16/2018	149.46	17.97	131.49	8,697.02	191.62	1,302.98
11	06/01/2018	149.46	17.70	131.76	8,565.26	209.32	1,434.74
12	06/16/2018	149.46	17.43	132.03	8,433.23	226.75	1,566.77
13	07/01/2018	149.46	17.16	132.30	8,300.93	243.91	1,699.07
14	07/16/2018	149.46	16.89	132.57	8,168.36	260.80	1,831.64
15	08/01/2018	149.46	16.62	132.84	8,035.52	277.42	1,964.48
16	08/16/2018	149.46	16.35	133.11	7,902.41	293.77	2,097.59
17	09/01/2018	149.46	16.08	133.38	7,769.03	309.85	2,230.97
18	09/16/2018	149.46	15.81	133.65	7,635.38	325.66	2,364.62
19	10/01/2018	149.46	15.54	133.92	7,501.46	341.20	2,498.54
20	10/16/2018	149.46	15.27	134.19	7,367.27	356.47	2,632.73
21	11/01/2018	149.46	14.99	134.47	7,232.80	371.46	2,767.20
22	11/16/2018	149.46	14.72	134.74	7,098.06	386.18	2,901.94
23	12/01/2018	149.46	14.44	135.02	6,963.04	400.62	3,036.96
24	12/16/2018	149.46	14.17	135.29	6,827.75	414.79	3,172.25
25	01/01/2019	149.46	13.89	135.57	6,692.18	428.68	3,307.82
26	01/16/2019	149.46	13.62	135.84	6,556.34	442.30	3,443.66
27	02/01/2019	149.46	13.34	136.12	6,420.22	455.64	3,579.78
28	02/16/2019	149.46	13.07	136.39	6,283.83	468.71	3,716.17
29	03/01/2019	149.46	12.79	136.67	6,147.16	481.50	3,852.84
30	03/16/2019	149.46	12.51	136.95	6,010.21	494.01	3,989.79
31	04/01/2019	149.46	12.23	137.23	5,872.98	506.24	4,127.02
32	04/16/2019	149.46	11.95	137.51	5,735.47	518.19	4,264.53
33	05/01/2019	149.46	11.67	137.79	5,597.68	529.86	4,402.32
34	05/16/2019	149.46	11.39	138.07	5,459.61	541.25	4,540.39
35	06/01/2019	149.46	11.11	138.35	5,321.26	552.36	4,678.74
36	06/16/2019	149.46	10.83	138.63	5,182.63	563.19	4,817.37

**ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN**

Amortization Schedule
For CUNNINGHAM, BRIAN
Loan Description: Loan #1 Description

<u>----- Payment -----</u>					<u>Ending</u>	<u>Interest</u>	<u>Principal</u>
<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	07/01/2019	149.46	10.55	138.91	5,043.72	573.74	4,956.28
38	07/16/2019	149.46	10.26	139.20	4,904.52	584.00	5,095.48
39	08/01/2019	149.46	9.98	139.48	4,765.04	593.98	5,234.96
40	08/16/2019	149.46	9.70	139.76	4,625.28	603.68	5,374.72
41	09/01/2019	149.46	9.41	140.05	4,485.23	613.09	5,514.77
42	09/16/2019	149.46	9.13	140.33	4,344.90	622.22	5,655.10
43	10/01/2019	149.46	8.84	140.62	4,204.28	631.06	5,795.72
44	10/16/2019	149.46	8.56	140.90	4,063.38	639.62	5,936.62
45	11/01/2019	149.46	8.27	141.19	3,922.19	647.89	6,077.81
46	11/16/2019	149.46	7.98	141.48	3,780.71	655.87	6,219.29
47	12/01/2019	149.46	7.69	141.77	3,638.94	663.56	6,361.06
48	12/16/2019	149.46	7.41	142.05	3,496.89	670.97	6,503.11
49	01/01/2020	149.46	7.12	142.34	3,354.55	678.09	6,645.45
50	01/16/2020	149.46	6.83	142.63	3,211.92	684.92	6,788.08
51	02/01/2020	149.46	6.54	142.92	3,069.00	691.46	6,931.00
52	02/16/2020	149.46	6.25	143.21	2,925.79	697.71	7,074.21
53	03/01/2020	149.46	5.95	143.51	2,782.28	703.66	7,217.72
54	03/16/2020	149.46	5.66	143.80	2,638.48	709.32	7,361.52
55	04/01/2020	149.46	5.37	144.09	2,494.39	714.69	7,505.61
56	04/16/2020	149.46	5.08	144.38	2,350.01	719.77	7,649.99
57	05/01/2020	149.46	4.78	144.68	2,205.33	724.55	7,794.67
58	05/16/2020	149.46	4.49	144.97	2,060.36	729.04	7,939.64
59	06/01/2020	149.46	4.19	145.27	1,915.09	733.23	8,084.91
60	06/16/2020	149.46	3.90	145.56	1,769.53	737.13	8,230.47
61	07/01/2020	149.46	3.60	145.86	1,623.67	740.73	8,376.33
62	07/16/2020	149.46	3.30	146.16	1,477.51	744.03	8,522.49
63	08/01/2020	149.46	3.01	146.45	1,331.06	747.04	8,668.94
64	08/16/2020	149.46	2.71	146.75	1,184.31	749.75	8,815.69
65	09/01/2020	149.46	2.41	147.05	1,037.26	752.16	8,962.74
66	09/16/2020	149.46	2.11	147.35	889.91	754.27	9,110.09
67	10/01/2020	149.46	1.81	147.65	742.26	756.08	9,257.74
68	10/16/2020	149.46	1.51	147.95	594.31	757.59	9,405.69
69	11/01/2020	149.46	1.21	148.25	446.06	758.80	9,553.94
70	11/16/2020	149.46	0.91	148.55	297.51	759.71	9,702.49
71	12/01/2020	149.46	0.61	148.85	148.66	760.32	9,851.34
72	12/16/2020	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 CUNNINGHAM, BRIAN
Loan Description: Loan #1 Description

Assumptions:

Amount of Loan:	10,000.00	Date of Loan:	01/01/2018
Interest Rate:	5.000%	Number of Payments:	72
Interest Compounded:	Semi-Monthly	Amortization Method:	Annual Rate
Additional Interest:	0.00	Loan Type:	Installment

Sample

**ACTUARIAL SYSTEMS CORPORATION
401K RETIREMENT PLAN**

Loan Summary
As of December 31, 2018

<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-3232	CUNNINGHAM, BRIAN	1	01/01/2018	10,000.00	5.00%	24	149.46	414.79	3,172.25	6,827.75	12/16/2018	12/16/2020	Current
Total										6,827.75			

Sample