

**ASC COMPLIANCE REPORTS**  
**414(s) Nondiscrimination Compensation Test**  
**As of December 31, 2020**  
**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%
	<b>HCE Totals (2)</b>	<b>475,000.00</b>	<b>0.00</b>	<b>475,000.00</b>	<b>200.00%</b>
		<b>HCE Average of Column (E):</b>			<b>100.00%</b>

Sample

**ASC COMPLIANCE REPORTS**  
**414(s) Nondiscrimination Compensation Test**  
**As of December 31, 2020**  
**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-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%
<b>Non-HCE Totals (10)</b>		<b>670,000.00</b>	<b>10,000.00</b>	<b>660,000.00</b>	<b>995.24%</b>
<b>Non-HCE Average of Column (E):</b>					<b>99.52%</b>
<b>Grand Totals</b>		<b>1,145,000.00</b>	<b>10,000.00</b>	<b>1,135,000.00</b>	
<b>Non-HCEs to HCEs:</b>					<b>99.52%</b>

## ASC COMPLIANCE REPORTS

Match Formula Verification Report  
Plan Period January 1, 2020 Through December 31, 2020

<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	26,000.00	13.00	5,000.00	10,000.00	-5,000.00	-2.50	N/A
xxx-xx-5555	CUNNINGHAM, JANET	MATCH / 1	275,000.00	18,500.00	6.73	2,500.00	13,750.00	-11,250.00	-4.09	N/A
xxx-xx-3333	D'AMBRO, JERRY	MATCH / 1	200,000.00	20,000.00	10.00	241.05	10,000.00	-9,758.95	-4.88	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	2,181.05	-1,090.52	-2.18	N/A
xxx-xx-6666	FERRARA, MERICA	MATCH / 1	10,000.00	876.75	8.77	638.38	500.00	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-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	2,500.00	-1,223.34	-2.45	N/A
xxx-xx-4545	HYDE, HARRY	MATCH / 1	100,000.00	18,500.00	18.50	1,500.00	5,000.00	-3,500.00	-3.50	N/A
<b>Totals</b>			<b>1,135,000.00</b>	<b>88,611.12</b>	<b>N/A</b>	<b>12,246.62</b>	<b>43,931.05</b>	<b>-31,684.43</b>	<b>N/A</b>	<b>0.00</b>

## ASC COMPLIANCE REPORTS

### Employer Contribution Formula Verification Report Plan Period January 1, 2020 Through December 31, 2020

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	6,750.00	6,000.00	750.00	0.38	0.00
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-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
<b>Totals</b>			<b>1,135,000.00</b>	<b>23,250.00</b>	<b>34,050.00</b>	<b>-10,800.00</b>	<b>N/A</b>	<b>0.00</b>

## ASC COMPLIANCE REPORTS

### Top-Heavy Compliance Report Valuation Date: December 31, 2020

<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
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
<b>Total Top-heavy Deficit:</b>			<b>17,100.00</b>	<b>22,746.00</b>	<b>1,500.00</b>

# ASC COMPLIANCE REPORTS

410(b) Ratio Percentage Test  
401(k) Deferral Version Support Page  
For the Plan Year Ending December 31, 2020

<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-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	12	0	2

Sample

# ASC COMPLIANCE REPORTS

410(b) Ratio Percentage Test  
401(k) Deferral Version  
For the Plan Year Ending December 31, 2020

Total number of employees of the employer:		12
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:		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:		10
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, 2020

<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-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	12	0	2

Sample



# ASC COMPLIANCE REPORTS

## 410(b) Ratio Percentage Test EMPLOYER MATCH Version For the Plan Year Ending December 31, 2020

Total number of employees of the employer:		12
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:		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:		10
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, 2020

<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-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	9	2	2

Sample

# ASC COMPLIANCE REPORTS

410(b) Ratio Percentage Test  
Standard Test Version  
For the Plan Year Ending December 31, 2020

Total number of employees of the employer:		12
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:		11
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:		9
Total benefitting employees who are non-highly compensated:		7
Percentage of non-highly compensated employees who benefit:		77.78%
Ratio Percentage:		77.78%

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, 2020

<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	12.50%	12.50%
xxx-xx-5555	CUNNINGHAM, JANET	Y	13.38%	13.38%
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-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		13.38%	13.38%
	Minimum NHCE Rate Needed to Pass		5.00%	4.46%
	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, 2020

<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	2.48%	4.90%
xxx-xx-5555	CUNNINGHAM, JANET	Y	Y	2.41%	3.74%
xxx-xx-3333	D'AMBRO, JERRY	N	Y	5.04%	14.82%
xxx-xx-4444	DARLING, AMANDA	N	Y	1.64%	1.64%
xxx-xx-5555	DONOVAN, STEVEN	N	Y	0.40%	1.26%
xxx-xx-6666	FERRARA, MERICA	N	Y	9.80%	17.43%
xxx-xx-7777	FRANKEL, AL	N	Y	1.20%	1.20%
xxx-xx-9999	GREGO, BILL	N	Y	4.02%	4.02%
xxx-xx-0101	GUIDRY, CHERIE	N	Y	10.00%	10.00%
xxx-xx-6789	HANDY, HANK	N	Y	10.00%	10.00%
xxx-xx-5432	HART, JACK	N	Y	10.00%	20.27%
xxx-xx-4545	HYDE, HARRY	N	Y	7.99%	34.79%
Total HCEs				2	2
100% HCE Average				2.44%	4.32%
70% HCE Average				1.71%	3.02%
Total NHCEs				10	10
100% NHCE Average				6.01%	11.54%
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:				10	
Concentration Percentage:				83.00%	
Safe Harbor Ratio:				32.75%	
Midpoint Ratio:				27.75%	
Unsafe Harbor Ratio:				22.75%	

## 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>
2.41%	2.41%	2	7	100.00%	70.00%	70.00%	N/A	N/A
2.48%	2.48%	1	7	50.00%	70.00%	140.00%	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:				10				
Concentration Percentage:				83.00%				
Safe Harbor Ratio:				32.75%				
Midpoint Ratio:				27.75%				
Unsafe Harbor Ratio:				22.75%				
Total Highly Compensated Employees				2				
Total Non-highly Compensated Employees				10				

This plan passes 401(a)(4).

Sample

# ASC COMPLIANCE REPORTS

Benefits, Rights and Features Test  
Support Page  
For the Plan Year Ending December 31, 2020

<u>SSN</u>	<u>Employee Name</u>	<u>Excluded from Count</u>		<u>Excludable Because</u>			<u>Hours</u>	<u>Non-Excludable EEs</u>		<u>HCE</u>	<u>Location Coded</u>
		<u>Term&lt;BOY</u>	<u>Hire&gt;EOY</u>	<u>Age/Svc</u>	<u>Union</u>	<u>Alien</u>		<u>Other</u>	<u>Benefit</u>		
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	Forfeiture Account	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, 2020

**Concentration**

	<u>HCEs</u>	<u>NHCEs</u>
Total employees:	2	10
Concentration percentage:		83.00%
Safe Harbor ratio:		32.75%
Midpoint ratio:		27.75%
Unsafe Harbor ratio:		22.75%

**Includable Employees**

	<u>HCEs</u>	<u>NHCEs</u>
Total employees:	2	10
Total excludable employees:	0	0
Total non-excludable employees:	2	10

<b><u>Benefits, Rights and Features Test:</u></b>	<b><u>Ranking Order</u></b>	<b><u>HCEs</u></b>	<b><u>NHCEs</u></b>	<b><u>HCE Pct</u></b>	<b><u>NHCE Pct</u></b>	<b><u>NHCE Ratio</u></b>	<b><u>Ratio Percentage Test</u></b>	<b><u>Safe Harbor Percentage Test</u></b>
Houston Office	1	2	7	100.00%	70.00%	70.00%	Pass	Pass
Dallas Office	2	2	10	100.00%	100.00%	100.00%	Pass	Pass



## ASC COMPLIANCE REPORTS

402(g) Deferral Limits Test  
Testing Date: December 31, 2020

<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	D12:0043 DEFERRAL	26,000.00 26,000.00	6,500.00 6,500.00	0.00 0.00	0.00	0.00	0.00
xxx-xx-3333	D'AMBRO, JERRY	D12:0043 DEFERRAL	20,000.00 20,000.00	0.00 0.00	500.00 500.00	0.00	0.00	0.00

Sample

## ASC COMPLIANCE REPORTS

402(g) Deferral Limits Test  
Testing Date: December 31, 2020

<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:	D12:0043 DEFERRAL	46,000.00	6,500.00	500.00	0.00	0.00	0.00
	<b>Grand Total:</b>		<b>46,000.00</b>	<b>6,500.00</b>	<b>500.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Counts:</b>		<b>2</b>	<b>1</b>	<b>1</b>		<b>0</b>	

Sample

# ASC COMPLIANCE REPORTS

Pre-Tax Plan Limits Test  
 Plan Year End: December 31, 2020

<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	D12:0043	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

Sample

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

# ASC COMPLIANCE REPORTS

Pre-Tax Plan Limits Test  
Plan Year End: December 31, 2020

<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:	D12:0043	DEFERRAL		18,500.00			0.00	500.00	0.00	0.00	0.00
<b>Grand Totals:</b>			<b>100,000.00</b>	<b>18,500.00</b>		<b>18,000.00</b>	<b>0.00</b>	<b>500.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Counts:</b>						<b>1</b>	<b>0</b>	<b>1</b>		<b>0</b>	

Sample

*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, 2020

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

Sample

## ASC COMPLIANCE REPORTS

### Annual Additions (IRC 415) Test Plan Period 01/01/2020 Through 12/31/2020

<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	56,250.00	28.13%
xxx-xx-5555	CUNNINGHAM, JANET	275,000.00	59,295.00 *	21.56%
xxx-xx-3333	D'AMBRO, JERRY	210,000.00	30,161.05	14.36%
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	3,461.13	34.61%
xxx-xx-7777	FRANKEL, AL	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%
<b>Totals</b>		<b>1,145,000.00</b>	<b>201,148.74</b>	<b>17.57%</b>

- 12 Participants Tested
- 11 Participants Passed IRC 415
- 0 Participants Failed Maximum Percentage Test
- 1 Participants Failed Maximum Dollar Test
- 0 Participants Failed Both Tests
- 285,000.00 Maximum Compensation Used

Sample

## ASC COMPLIANCE REPORTS

### Annual Additions (IRC 415) Test Plan Period 01/01/2020 Through 12/31/2020

<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	19,500.00	5,000.00	25,000.00	6,750.00	0.00	56,250.00	28.13%
xxx-xx-5555	CUNNINGHAM, JANET	275,000.00	18,500.00	2,500.00	36,795.00	1,500.00	0.00	59,295.00	21.56%
xxx-xx-3333	D'AMBRO, JERRY	210,000.00	19,500.00	241.05	8,920.00	1,500.00	0.00	30,161.05	14.36%
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	638.38	446.00	1,500.00	0.00	3,461.13	34.61%
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-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%
<b>Totals</b>		<b>1,145,000.00</b>	<b>81,111.12</b>	<b>12,246.62</b>	<b>84,541.00</b>	<b>23,250.00</b>	<b>0.00</b>	<b>201,148.74</b>	

Sample

# ASC COMPLIANCE REPORTS

415(c) Maximum Annual Additions Test  
Plan Year End: December 31, 2020

<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>Earnings On Excess Additions</u>	<u>Vested Percent</u>	<u>Vested Excess Earnings</u>	<u>Attrib Match</u>	<u>Earnings On Attrib Match</u>
xxx-xx-5555	CUNNINGHAM, JANET		59,295.00	2,295.00	0.00					
	D12:0043	DEFERRAL / C	18,500.00	2,295.00	0.00	0.00	100.00%	0.00	0.00	0.00

Sample

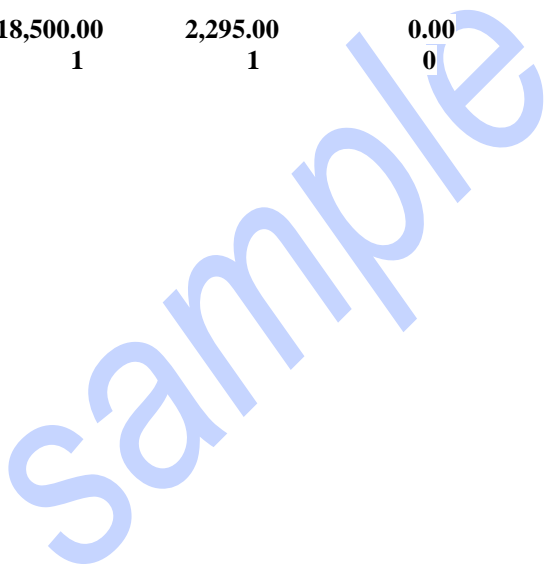
*The information reflected on this report is for illustrative purposes only.*



# ASC COMPLIANCE REPORTS

415(c) Maximum Annual Additions Test  
Plan Year End: December 31, 2020

<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>Earnings On Excess Additions</u>	<u>Vested Percent</u>	<u>Vested Excess Earnings</u>	<u>Attrib Match</u>	<u>Earnings On Attrib Match</u>
Totals:	D12:0043	DEFERRAL / C	18,500.00	2,295.00	0.00	0.00		0.00	0.00	0.00
<b>Grand Total:</b>			<b>18,500.00</b>	<b>2,295.00</b>	<b>0.00</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>	



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

**ADP and ACP Non-Discrimination Testing**

**Results & Reports**

**for**

**ASC COMPLIANCE REPORTS**

**As of December 31, 2020**

Prepared by

TPA COMPANY

March 27, 2020

# **ASC COMPLIANCE REPORTS**

## **Summary of the results**

Sample

**Actual Deferral Percentage (ADP) and  
Actual Contribution Percentage (ACP) Test Results  
As of December 31, 2020**

**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**

	<u>Count</u>	<u>ADP Test</u>		<u>Post-ATM ACP Test*</u>		
		<u>Total %</u>	<u>Avg %</u>	<u>Count</u>	<u>Total %</u>	<u>Avg %</u>
HCE	2	15.87%	7.94%	2	6.70%	3.35%
NHCE	10	45.99%	4.60%	10	12.73%	1.27%
Plan Total	12			12		
1. Basic Test			5.75%			1.59%
2. Alternative Test			6.60%			2.54%
3. Greater of "1" and "2"			6.60%			2.54%
Results			Fails			Fails
Reduce HCE Avg % to			6.60%			2.54%

\* 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, 2020**

**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	26,000.00	6,500.00	19,500.00	0.00	6,500.00
998-30-5555	CUNNINGHAM, JANET	18,500.00	2,295.00	16,205.00	1,022.50	3,317.50
<b>Totals:</b>	<b>2</b>	<b>44,500.00</b>	<b>8,795.00</b>	<b>35,705.00</b>	<b>1,022.50</b>	<b>9,817.50</b>

Sample

# **ASC COMPLIANCE REPORTS**

## **HCE and NHCE Listings**

Sample

**Listing of Highly Compensated Employees  
As of December 31, 2020**

**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	19,500.00	9.75	200,000.00	10,000.00	5.00	0.00	10,000.00	5.00		
998-30-5555	CUNNINGHAM, JANET	265,000.00	16,205.00	6.12	265,000.00	4,500.00	1.70	0.00	4,500.00	1.70		
<b>HCE Totals:</b>		<b>465,000.00</b>	<b>35,705.00</b>	<b>15.87</b>	<b>465,000.00</b>	<b>14,500.00</b>	<b>6.70</b>	<b>0.00</b>	<b>14,500.00</b>	<b>6.70</b>		
<b>Total number of HCEs:</b>					<b>2</b>		<b>2</b>				<b>2</b>	
<b>Total number of HCEs contributing:</b>					<b>2</b>		<b>2</b>				<b>2</b>	
Average HCE ADP and ACP % is derived by dividing the HCE % total by the total number of aggregated HCEs:					<b>7.94</b>		<b>3.35</b>				<b>3.35</b>	

Sample

**Listing of Non-Highly Compensated Employees  
As of December 31, 2020**

**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	19,500.00	9.75	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	638.38	6.38
777-77-7777	FRANKEL, AL	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
<b>NHCE Totals:</b>		<b>660,000.00</b>	<b>43,111.12</b>	<b>45.99</b>	<b>660,000.00</b>	<b>4,746.62</b>	<b>12.73</b>
<b>Total number of NHCEs:</b>				<b>10</b>			<b>10</b>
<b>Total number of NHCEs contributing:</b>				<b>5</b>			<b>5</b>
Average NHCE ADP and ACP % is derived by dividing the NHCE % total by the total number of aggregated NHCEs:				<b>4.60</b>			<b>1.27</b>
<b>Grand Totals:</b>		<b>1,125,000.00</b>	<b>78,816.12</b>		<b>1,125,000.00</b>	<b>19,246.62</b>	



# **ASC COMPLIANCE REPORTS**

## **Details of Test Corrections**

Sample

**Corrective Distribution Report  
As of December 31, 2020**

**ASC COMPLIANCE REPORTS**

**ADP Test**

**Part I - Calculated Adjustments**

<u>SSN</u>	<u>Name</u>	ADP <u>Pct</u>	Contributions		Reduced <u>ADP Pct</u>
			<u>Adjusted</u>	<u>Reduction</u>	
323-32-3232	CUNNINGHAM, BRIAN	9.75	19,500.00	5,340.00	7.08
998-30-5555	CUNNINGHAM, JANET	6.12	16,205.00	0.00	6.12
<b>Totals/Count:</b>	<b>2</b>	<b>15.87</b>	<b>35,705.00</b>	<b>5,340.00</b>	<b>13.20</b>
<b>Average Total:</b>		<b>7.94</b>			<b>6.60</b>

Sample

**Corrective Distribution Report  
As of December 31, 2020**

**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>	<b><u>ADP Distrib</u></b>	<u>ATM</u>	<u>Earnings</u>	<b><u>Forfeited Amount</u></b>
323-32-3232	CUNNINGHAM, BRIAN	DEFERRAL	19,500.00	0.00	0.00	4,317.50	0.00	4,317.50			
998-30-5555	CUNNINGHAM, JANET	DEFERRAL	16,205.00	0.00	1,022.50	0.00	0.00	0.00			
<b>Totals:</b>	<b>2</b>		<b>35,705.00</b>	<b>0.00</b>	<b>1,022.50</b>	<b>4,317.50</b>	<b>0.00</b>	<b>4,317.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Sample

**Corrective Distribution Report  
As of December 31, 2020**

**ASC COMPLIANCE REPORTS**

**ACP Test**

**Part I - Calculated Adjustments**

<u>SSN</u>	<u>Name</u>	Post-ATM <u>Pct</u>	Contributions		Reduced <u>ACP Pct</u>
			<u>Post-ATM</u>	<u>Reduction</u>	
323-32-3232	CUNNINGHAM, BRIAN	5.00	10,000.00	3,240.00	3.38
998-30-5555	CUNNINGHAM, JANET	1.70	4,500.00	0.00	1.70
<b>Totals/Count:</b>	<b>2</b>	<b>6.70</b>	<b>14,500.00</b>	<b>3,240.00</b>	<b>5.08</b>
<b>Average Total:</b>		<b>3.35</b>			<b>2.54</b>

Sample

**Corrective Distribution Report  
As of December 31, 2020**

**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	10,000.00	100.00	3,240.00	0.00	3,240.00			
<b>Totals:</b>	<b>1</b>		<b>10,000.00</b>		<b>3,240.00</b>	<b>0.00</b>	<b>3,240.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Sample

**Corrective Distribution Report  
As of December 31, 2020**

**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	4,317.50	0.00	MATCH	100.00	3,240.00	0.00	7,557.50				0.00
<b>Totals/Count: 1</b>			<b>4,317.50</b>	<b>0.00</b>			<b>3,240.00</b>	<b>0.00</b>	<b>7,557.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Sample

# ASC COMPLIANCE REPORTS

## Top Heavy Illustration Determination Date: December 31, 2020

<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
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
<b>Sub-total</b>		<b>880,678.00</b>	<b>250,678.00</b>	<b>630,000.00</b>
<b>Count</b>			<b>2</b>	<b>10</b>
<b><u>Distributions</u></b>				
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
<b>Sub-total</b>		<b>28,000.00</b>	<b>14,000.00</b>	<b>14,000.00</b>
<b>Total</b>		<b>908,678.00</b>	<b>264,678.00</b>	<b>644,000.00</b>

The total value of the key employees' account balances is 29.1278% 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, 2020

<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	6,500.00	0.00	0.00	0.00	6,500.00
xxx-xx-5555	CUNNINGHAM, JANET	1	0.00	0.00	2,295.00	1,022.50	3,317.50
<b>Totals:</b>			<b>6,500.00</b>	<b>0.00</b>	<b>2,295.00</b>	<b>1,022.50</b>	<b>9,817.50</b>

Sample

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



## ASC COMPLIANCE REPORTS

### Compliance Test Excess Summary Plan Year End: December 31, 2020

<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	4,317.50	0.00	0.00	4,317.50	0.00	100.00%	0.00
	MATCH	0.00	0.00	0.00	0.00	0.00	3,240.00	0.00	0.00	3,240.00	0.00	100.00%	0.00
	<b>Totals:</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>7,557.50</b>	<b>0.00</b>	<b>0.00</b>	<b>7,557.50</b>	<b>0.00</b>		<b>0.00</b>
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
	<b>Totals:</b>												
	DEFERRAL Total	500.00	500.00	0.00	0.00	0.00	4,317.50	0.00	0.00	5,317.50	0.00		0.00
	MATCH Total	0.00	0.00	0.00	0.00	0.00	3,240.00	0.00	0.00	3,240.00	0.00		0.00
	<b>Grand Total:</b>	<b>500.00</b>	<b>500.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>7,557.50</b>	<b>0.00</b>	<b>0.00</b>	<b>8,557.50</b>	<b>0.00</b>		<b>0.00</b>
	<b>Counts (3 printed):</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>3</b>			<b>0</b>

Sample

# ASC COMPLIANCE REPORTS

## Compliance Testing Summary of Results Plan Year End: December 31, 2020

### 416 Top Heavy Determination

Test: 29.1278% 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 \$-31,684.43

### Employer Contribution Verification

Test: Total variance of \$-10,800.00

### 414(s) Test

Primary eligibility: HCE count 2; HCE ratio 100%  
NHCE count 10; NHCE ratio 99.52%  
HCE/NHCE 99.52%

### 410(b) Coverage Test

Standard (source 2): Pass Ratio percent 77.78%  
Non-excluded 11; Non-excluded HCEs 2; Benefitting 9; Benefitting HCEs 2  
401(k): Pass Ratio percent 100%  
Non-excluded 12; Non-excluded HCEs 2; Benefitting 12; Benefitting HCEs 2  
401(m): Pass Ratio percent 100%  
Non-excluded 12; Non-excluded HCEs 2; Benefitting 12; 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 \$6,500.00

### 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, 2020

### ADP/ACP Test

ADP: Fail

ACP: Fail

HCE ADP 7.94%; HCE ACP 3.35%

NHCE ADP 4.6%; NHCE ACP 1.27%

ADP Returns \$4,317.50; ACP Returns \$3,240.00; ATMs \$0.00; Earnings \$0.00

Catchups \$1,022.50

ADP QNECs \$0.00; ACP QNECs \$0.00

Sample

## ASC COMPLIANCE REPORTS

### Automatic Contribution Arrangement Proposal Summary

#### Automatic Contribution Arrangement Schedule

Automatic Deferral Percentage	6.00%
Automatic Increase	1.00%
Automatic Increase Cap	10.00%
Employees subject to ACA	No Deferral

<u>Current Plan Design</u>	<u>Total Plan Deferrals</u>	<u>Total Plan Match</u>	<u>ADP Test</u>	<u>ACP Test</u>
Match 0: Current formula	\$75,612.57	\$18,156.09	HCE: 7.64% NHCE: 5.20% Fail	HCE: 3.32% NHCE: 1.32% Fail

#### Participant Information

<u>Compensation</u>	<u>Eligible Employees</u>	<u>Employees Deferring</u>	<u>Percent Deferring</u>	<u>Avg Pct of Deferring Employees</u>
\$10,000.00 - \$19,999.99	1	1	100.00%	8.77%
\$20,000.00 - \$29,999.99	0	0	0.00%	0.00%
\$30,000.00 - \$39,999.99	0	0	0.00%	0.00%
\$40,000.00 - \$49,999.99	0	0	0.00%	0.00%
\$50,000.00 - \$59,999.99	5	1	20.00%	5.11%
\$60,000.00 - \$69,999.99	0	0	0.00%	0.00%
\$70,000.00 - \$79,999.99	0	0	0.00%	0.00%
\$80,000.00 - \$89,999.99	0	0	0.00%	0.00%
\$90,000.00 - \$99,999.99	0	0	0.00%	0.00%
\$100,000.00 - \$119,999.99	1	1	100.00%	18.00%
\$120,000.00 - \$139,999.99	0	0	0.00%	0.00%
\$140,000.00 - \$159,999.99	0	0	0.00%	0.00%
\$160,000.00 - \$179,999.99	0	0	0.00%	0.00%
\$180,000.00 - \$199,999.99	0	0	0.00%	0.00%
\$200,000.00+	3	3	100.00%	8.34%
<b>Total</b>	<b>10</b>	<b>6</b>	<b>60.00%</b>	<b>9.48%</b>
HCEs	2	2	100.00%	7.64%
NHCEs	8	4	50.00%	10.41%

## ASC COMPLIANCE REPORTS

### Automatic Contribution Arrangement Proposal

#### Projections

##### Current Year

<b><u>Projected Plan Design</u></b>	<b><u>Total Plan Deferrals</u></b>	<b><u>Total Plan Match</u></b>	<b><u>Cost Increase</u></b>	<b><u>ADP Test</u></b>	<b><u>ACP Test</u></b>
Match 0: Current formula	\$87,612.57	\$53,250.00	\$34,003.38	HCE: 7.64% NHCE: 8.20% Pass	HCE: 5.00% NHCE: 5.38% Pass

##### Year 1

<b><u>Projected Plan Design</u></b>	<b><u>Total Plan Deferrals</u></b>	<b><u>Total Plan Match</u></b>	<b><u>Cost Increase</u></b>	<b><u>ADP Test</u></b>	<b><u>ACP Test</u></b>
Match 0: Current formula	\$89,612.57	\$53,250.00	\$34,003.38	HCE: 8.34% NHCE: 8.55% Pass	HCE: 5.00% NHCE: 5.43% Pass

##### Year 2

<b><u>Projected Plan Design</u></b>	<b><u>Total Plan Deferrals</u></b>	<b><u>Total Plan Match</u></b>	<b><u>Cost Increase</u></b>	<b><u>ADP Test</u></b>	<b><u>ACP Test</u></b>
Match 0: Current formula	\$91,612.57	\$53,250.00	\$34,003.38	HCE: 8.34% NHCE: 9.13% Pass	HCE: 5.00% NHCE: 5.43% Pass

##### Year 3

<b><u>Projected Plan Design</u></b>	<b><u>Total Plan Deferrals</u></b>	<b><u>Total Plan Match</u></b>	<b><u>Cost Increase</u></b>	<b><u>ADP Test</u></b>	<b><u>ACP Test</u></b>
Match 0: Current formula	\$93,612.57	\$53,250.00	\$34,003.38	HCE: 8.34% NHCE: 9.70% Pass	HCE: 5.00% NHCE: 5.43% Pass

##### Year 4

<b><u>Projected Plan Design</u></b>	<b><u>Total Plan Deferrals</u></b>	<b><u>Total Plan Match</u></b>	<b><u>Cost Increase</u></b>	<b><u>ADP Test</u></b>	<b><u>ACP Test</u></b>
Match 0: Current formula	\$95,612.57	\$53,250.00	\$34,003.38	HCE: 8.34% NHCE: 10.27% Pass	HCE: 5.00% NHCE: 5.43% Pass

##### Year 5

<b><u>Projected Plan Design</u></b>	<b><u>Total Plan Deferrals</u></b>	<b><u>Total Plan Match</u></b>	<b><u>Cost Increase</u></b>	<b><u>ADP Test</u></b>	<b><u>ACP Test</u></b>
Match 0: Current formula	\$95,612.57	\$53,250.00	\$34,003.38	HCE: 8.34% NHCE: 10.27% Pass	HCE: 5.00% NHCE: 5.43% Pass

## ASC COMPLIANCE REPORTS

### Automatic Contribution Arrangement Proposal

#### Support Pages - Current Year Projection

<u>Name</u>	<u>Current Values</u>				<u>Projected Values</u>			
	<u>Compensation</u>	<u>Deferral</u>	<u>Pct</u>	<u>Match</u>	<u>Compensation</u>	<u>Deferral</u>	<u>Pct</u>	<u>Match</u>
CUNNINGHAM, BRIAN	200,000.00	19,500.00	9.75%	10,000.00	200,000.00	19,500.00	9.75%	10,000.00
CUNNINGHAM, JANET	275,000.00	15,182.50	5.52%	4,500.00	275,000.00	15,182.50	5.52%	13,750.00
D'AMBRO, JERRY	200,000.00	19,500.00	9.75%	241.05	200,000.00	19,500.00	9.75%	10,000.00
FERRARA, MERICA	10,000.00	876.75	8.77%	638.38	10,000.00	876.75	8.77%	500.00
FRANKEL, AL	50,000.00	0.00	0.00%	0.00	50,000.00	3,000.00	6.00%	3,000.00
GREGO, BILL	50,000.00	0.00	0.00%	0.00	50,000.00	3,000.00	6.00%	3,000.00
GUIDRY, CHERIE	50,000.00	0.00	0.00%	0.00	50,000.00	3,000.00	6.00%	3,000.00
HANDY, HANK	50,000.00	0.00	0.00%	0.00	50,000.00	3,000.00	6.00%	2,500.00
HART, JACK	50,000.00	2,553.32	5.11%	1,276.66	50,000.00	2,553.32	5.11%	2,500.00
HYDE, HARRY	100,000.00	18,000.00	18.00%	1,500.00	100,000.00	18,000.00	18.00%	5,000.00
<b>Totals</b>	<b>1,035,000.00</b>	<b>75,612.57</b>		<b>18,156.09</b>	<b>1,035,000.00</b>	<b>87,612.57</b>		<b>53,250.00</b>

## ASC COMPLIANCE REPORTS

### Automatic Contribution Arrangement Proposal

#### Support Pages - One Year Projection

<u>Name</u>	<u>Current Values</u>				<u>Projected Values</u>			
	<u>Compensation</u>	<u>Deferral</u>	<u>Pct</u>	<u>Match</u>	<u>Compensation</u>	<u>Deferral</u>	<u>Pct</u>	<u>Match</u>
CUNNINGHAM, BRIAN	200,000.00	19,500.00	9.75%	10,000.00	200,000.00	19,500.00	9.75%	10,000.00
CUNNINGHAM, JANET	275,000.00	15,182.50	5.52%	4,500.00	275,000.00	15,182.50	5.52%	13,750.00
D'AMBRO, JERRY	200,000.00	19,500.00	9.75%	241.05	200,000.00	19,500.00	9.75%	10,000.00
FERRARA, MERICA	10,000.00	876.75	8.77%	638.38	10,000.00	876.75	8.77%	500.00
FRANKEL, AL	50,000.00	0.00	0.00%	0.00	50,000.00	3,500.00	7.00%	3,000.00
GREGO, BILL	50,000.00	0.00	0.00%	0.00	50,000.00	3,500.00	7.00%	3,000.00
GUIDRY, CHERIE	50,000.00	0.00	0.00%	0.00	50,000.00	3,500.00	7.00%	3,000.00
HANDY, HANK	50,000.00	0.00	0.00%	0.00	50,000.00	3,500.00	7.00%	2,500.00
HART, JACK	50,000.00	2,553.32	5.11%	1,276.66	50,000.00	2,553.32	5.11%	2,500.00
HYDE, HARRY	100,000.00	18,000.00	18.00%	1,500.00	100,000.00	18,000.00	18.00%	5,000.00
<b>Totals</b>	<b>1,035,000.00</b>	<b>75,612.57</b>		<b>18,156.09</b>	<b>1,035,000.00</b>	<b>89,612.57</b>		<b>53,250.00</b>

## ASC COMPLIANCE REPORTS

### Automatic Contribution Arrangement Proposal

Support Pages - Two Year Projection

<u>Name</u>	<u>Current Values</u>				<u>Projected Values</u>			
	<u>Compensation</u>	<u>Deferral</u>	<u>Pct</u>	<u>Match</u>	<u>Compensation</u>	<u>Deferral</u>	<u>Pct</u>	<u>Match</u>
CUNNINGHAM, BRIAN	200,000.00	19,500.00	9.75%	10,000.00	200,000.00	19,500.00	9.75%	10,000.00
CUNNINGHAM, JANET	275,000.00	15,182.50	5.52%	4,500.00	275,000.00	15,182.50	5.52%	13,750.00
D'AMBRO, JERRY	200,000.00	19,500.00	9.75%	241.05	200,000.00	19,500.00	9.75%	10,000.00
FERRARA, MERICA	10,000.00	876.75	8.77%	638.38	10,000.00	876.75	8.77%	500.00
FRANKEL, AL	50,000.00	0.00	0.00%	0.00	50,000.00	4,000.00	8.00%	3,000.00
GREGO, BILL	50,000.00	0.00	0.00%	0.00	50,000.00	4,000.00	8.00%	3,000.00
GUIDRY, CHERIE	50,000.00	0.00	0.00%	0.00	50,000.00	4,000.00	8.00%	3,000.00
HANDY, HANK	50,000.00	0.00	0.00%	0.00	50,000.00	4,000.00	8.00%	2,500.00
HART, JACK	50,000.00	2,553.32	5.11%	1,276.66	50,000.00	2,553.32	5.11%	2,500.00
HYDE, HARRY	100,000.00	18,000.00	18.00%	1,500.00	100,000.00	18,000.00	18.00%	5,000.00
<b>Totals</b>	<b>1,035,000.00</b>	<b>75,612.57</b>		<b>18,156.09</b>	<b>1,035,000.00</b>	<b>91,612.57</b>		<b>53,250.00</b>



## ASC COMPLIANCE REPORTS

### Automatic Contribution Arrangement Proposal

Support Pages - Three Year Projection

<u>Name</u>	<u>Current Values</u>				<u>Projected Values</u>			
	<u>Compensation</u>	<u>Deferral</u>	<u>Pct</u>	<u>Match</u>	<u>Compensation</u>	<u>Deferral</u>	<u>Pct</u>	<u>Match</u>
CUNNINGHAM, BRIAN	200,000.00	19,500.00	9.75%	10,000.00	200,000.00	19,500.00	9.75%	10,000.00
CUNNINGHAM, JANET	275,000.00	15,182.50	5.52%	4,500.00	275,000.00	15,182.50	5.52%	13,750.00
D'AMBRO, JERRY	200,000.00	19,500.00	9.75%	241.05	200,000.00	19,500.00	9.75%	10,000.00
FERRARA, MERICA	10,000.00	876.75	8.77%	638.38	10,000.00	876.75	8.77%	500.00
FRANKEL, AL	50,000.00	0.00	0.00%	0.00	50,000.00	4,500.00	9.00%	3,000.00
GREGO, BILL	50,000.00	0.00	0.00%	0.00	50,000.00	4,500.00	9.00%	3,000.00
GUIDRY, CHERIE	50,000.00	0.00	0.00%	0.00	50,000.00	4,500.00	9.00%	3,000.00
HANDY, HANK	50,000.00	0.00	0.00%	0.00	50,000.00	4,500.00	9.00%	2,500.00
HART, JACK	50,000.00	2,553.32	5.11%	1,276.66	50,000.00	2,553.32	5.11%	2,500.00
HYDE, HARRY	100,000.00	18,000.00	18.00%	1,500.00	100,000.00	18,000.00	18.00%	5,000.00
<b>Totals</b>	<b>1,035,000.00</b>	<b>75,612.57</b>		<b>18,156.09</b>	<b>1,035,000.00</b>	<b>93,612.57</b>		<b>53,250.00</b>

## ASC COMPLIANCE REPORTS

### Automatic Contribution Arrangement Proposal Support Pages - Four Year Projection

<u>Name</u>	<u>Current Values</u>				<u>Projected Values</u>			
	<u>Compensation</u>	<u>Deferral</u>	<u>Pct</u>	<u>Match</u>	<u>Compensation</u>	<u>Deferral</u>	<u>Pct</u>	<u>Match</u>
CUNNINGHAM, BRIAN	200,000.00	19,500.00	9.75%	10,000.00	200,000.00	19,500.00	9.75%	10,000.00
CUNNINGHAM, JANET	275,000.00	15,182.50	5.52%	4,500.00	275,000.00	15,182.50	5.52%	13,750.00
D'AMBRO, JERRY	200,000.00	19,500.00	9.75%	241.05	200,000.00	19,500.00	9.75%	10,000.00
FERRARA, MERICA	10,000.00	876.75	8.77%	638.38	10,000.00	876.75	8.77%	500.00
FRANKEL, AL	50,000.00	0.00	0.00%	0.00	50,000.00	5,000.00	10.00%	3,000.00
GREGO, BILL	50,000.00	0.00	0.00%	0.00	50,000.00	5,000.00	10.00%	3,000.00
GUIDRY, CHERIE	50,000.00	0.00	0.00%	0.00	50,000.00	5,000.00	10.00%	3,000.00
HANDY, HANK	50,000.00	0.00	0.00%	0.00	50,000.00	5,000.00	10.00%	2,500.00
HART, JACK	50,000.00	2,553.32	5.11%	1,276.66	50,000.00	2,553.32	5.11%	2,500.00
HYDE, HARRY	100,000.00	18,000.00	18.00%	1,500.00	100,000.00	18,000.00	18.00%	5,000.00
<b>Totals</b>	<b>1,035,000.00</b>	<b>75,612.57</b>		<b>18,156.09</b>	<b>1,035,000.00</b>	<b>95,612.57</b>		<b>53,250.00</b>

## ASC COMPLIANCE REPORTS

### Automatic Contribution Arrangement Proposal

#### Support Pages - Five Year Projection

<u>Name</u>	<u>Current Values</u>				<u>Projected Values</u>			
	<u>Compensation</u>	<u>Deferral</u>	<u>Pct</u>	<u>Match</u>	<u>Compensation</u>	<u>Deferral</u>	<u>Pct</u>	<u>Match</u>
CUNNINGHAM, BRIAN	200,000.00	19,500.00	9.75%	10,000.00	200,000.00	19,500.00	9.75%	10,000.00
CUNNINGHAM, JANET	275,000.00	15,182.50	5.52%	4,500.00	275,000.00	15,182.50	5.52%	13,750.00
D'AMBRO, JERRY	200,000.00	19,500.00	9.75%	241.05	200,000.00	19,500.00	9.75%	10,000.00
FERRARA, MERICA	10,000.00	876.75	8.77%	638.38	10,000.00	876.75	8.77%	500.00
FRANKEL, AL	50,000.00	0.00	0.00%	0.00	50,000.00	5,000.00	10.00%	3,000.00
GREGO, BILL	50,000.00	0.00	0.00%	0.00	50,000.00	5,000.00	10.00%	3,000.00
GUIDRY, CHERIE	50,000.00	0.00	0.00%	0.00	50,000.00	5,000.00	10.00%	3,000.00
HANDY, HANK	50,000.00	0.00	0.00%	0.00	50,000.00	5,000.00	10.00%	2,500.00
HART, JACK	50,000.00	2,553.32	5.11%	1,276.66	50,000.00	2,553.32	5.11%	2,500.00
HYDE, HARRY	100,000.00	18,000.00	18.00%	1,500.00	100,000.00	18,000.00	18.00%	5,000.00
<b>Totals</b>	<b>1,035,000.00</b>	<b>75,612.57</b>		<b>18,156.09</b>	<b>1,035,000.00</b>	<b>95,612.57</b>		<b>53,250.00</b>