

# **DC & CB SAMPLE PLAN**

## **For DC & CB COMBO REPORT**

Combined Plan Valuation

For the Plan Year Ending December 31, 2023

Prepared By

Actuarial Systems Corporation

**DC & CB SAMPLE PLAN**  
**For DC & CB COMBO REPORT**  
**Plan Specifications**  
For Plan Year Ending December 31, 2023

		<u>DC Plan</u>	<u>DB Plan</u>
<b>Primary Eligibility</b>	Age:	21	0
	Service:	1 year	1 year
	Exclusions:	UNION AND NON-RESIDENT ALIENS	None
	Entry Date(s):	Jan 1 and Jul 1	Jan 1 and Jul 1
	Source(s):	Employee Deferral, Employer Discretionary, Safe Harbor Non-Elective	
<b>Normal Retirement</b>	Age:	62	62
	Participation:	5	5
<b>Contributions</b>	Group 1:	\$36,000	40% of compensation
	Group 2:	6.78%	No contribution
	Group 3:	\$2,707	3% of compensation
	Group 4:	\$3,448	2% of compensation
	Group 5:	\$3,362	
<b>Safe Harbor Non-Elective Contribution</b>		3% of compensation	
<b>415 Maximum Benefit</b>		\$66,000	Lesser of \$22,083.30 and 100% of the highest 3-year average salary, subject to service requirements.
<b>Compensation</b>		Total compensation	Current compensation
<b>Vesting</b>	<u>Plan</u>	<u>Vested</u>	<u>Plan</u>
	<u>Years</u>	<u>Percent</u>	<u>Years</u>
	1	0	1
	2	20	2
	3	40	3
	4	60	
	5	80	
	6	100	
			100

**DC & CB SAMPLE PLAN**  
**For DC & CB COMBO REPORT**  
**Employee Census**  
For Plan Year Ending December 31, 2023

<u>Participant Name</u>	<u>Owner Pct</u>	<u>HCE</u>	<u>Key</u>	<u>Date of Birth</u>	<u>Date of Hire</u>	<u>Hours</u>	Defined Contribution Plan				Defined Benefit Plan			
							<u>Status Code</u>	<u>Date of Entry</u>	<u>Group Code</u>	<u>Current Comp</u>	<u>Status Code</u>	<u>Date of Entry</u>	<u>Group Code</u>	<u>Current Comp</u>
Employee_6	100.00	Y	Y	04/09/1966	11/02/1998	2080	A	01/01/2014	1	282,606.91	A	01/01/2022	1	282,606.91
<b>Subtotal (1 Participant):</b>										<b>282,606.91</b>				<b>282,606.91</b>
Employee_3		Y	Y	01/18/1996	09/12/2014	2080	A	07/01/2014	3	49,046.85	A	01/01/2022	3	49,046.85
Employee_5		Y	Y	07/19/1994	07/12/2012	2080	A	07/01/2014	5	61,787.45	A	01/01/2022	5	61,787.45
Employee_4		Y	Y	05/28/1991	08/06/2009	2080	A	01/01/2014	4	65,492.25	A	01/01/2022	4	65,492.25
Employee_10		N	N	11/27/1987	09/10/2007	0	T	01/01/2014	2	0.00	T	01/01/2022	2	0.00
Employee_11		N	N	10/02/1982	02/05/2005	0	T	01/01/2014	2	0.00	T	01/01/2022	2	0.00
Employee_27		N	N	09/07/1966	09/09/2016	2080	A	01/01/2021	2	15,918.67	A	01/01/2022	3	15,918.67
Employee_20		N	N	05/03/1974	08/13/2007	2080	A	01/01/2014	2	84,493.32	A	01/01/2022	3	84,493.32
Employee_14		N	N	07/25/1972	04/13/2007	2080	A	01/01/2014	2	34,473.34	A	01/01/2022	3	34,473.34
Employee_12		N	N	12/05/1947	06/05/2014	2080	A	11/26/2015	2	17,745.67	A	01/01/2022	3	17,745.67
Employee_29		N	N	05/31/1991	02/17/2016	2080	A	07/01/2017	2	37,093.97	A	01/01/2022	3	37,093.97
Employee_2		N	N	10/05/1980	06/07/2012	2080	A	01/01/2014	2	77,895.09	A	01/01/2022	2	77,895.09
Employee_19		N	N	05/26/1991	05/09/2013	2080	A	07/01/2014	2	58,752.29	A	01/01/2013	3	58,752.29
Employee_25		N	N	09/07/1969	05/28/2015	2080	A	07/01/2016	2	42,335.24	A	01/01/2022	3	42,335.24
Employee_8		N	N	05/16/1969	05/09/2013	2080	A	07/01/2014	2	74,923.70	A	01/01/2022	3	74,923.70
Employee_24		N	N	02/19/1995	10/01/2015	2080	A	01/01/2017	2	37,292.37	A	01/01/2022	3	37,292.37
Employee_18		N	N	09/15/1972	08/07/2014	0	T	07/01/2014	2	0.00	S	01/01/2016	2	0.00
Employee_17		N	N	01/08/1994	07/25/2013	0	T	07/01/2014	2	0.00	T	01/01/2022	2	0.00
Employee_16		N	N	04/01/1971	11/25/2013	0	T	07/01/2014	2	0.00	S	01/01/2015	2	0.00
Employee_13		N	N	11/09/1983	05/16/2013	0	T	07/01/2014	2	0.00	T	01/01/2022	2	0.00
Employee_9		N	N	02/02/1971	11/02/1998	0	T	01/01/2014	2	0.00	T	01/01/2022	2	0.00
<b>Subtotal (20 Participants):</b>										<b>657,250.21</b>				<b>657,250.21</b>
<b>Total (21 Participants):</b>										<b>939,857.12</b>				<b>939,857.12</b>

**DC & CB SAMPLE PLAN**  
**For DC & CB COMBO REPORT**  
**DC Plan Contributions**  
For Plan Year Ending December 31, 2023

<u>Participant Name</u>	<u>Owner Pct</u>	<u>HCE</u>	<u>Key</u>	<u>Annual Comp</u>	<u>Employer Contrib</u>	<u>Employer Safe Hrbr</u>	<u>Employee Deferral</u>	<u>Catchup</u>	<u>Total Contrib</u>	<u>Pct of Comp</u>
Employee_6	100.00	Y	Y	282,606.91	36,000.00	0.00	22,500.00	0.00	58,500.00	20.70
<b>Subtotal</b>				<b>282,606.91</b>	<b>36,000.00</b>	<b>0.00</b>	<b>22,500.00</b>	<b>0.00</b>	<b>58,500.00</b>	
Employee_3		Y	Y	49,046.85	2,707.00	0.00	1,961.88	0.00	4,668.88	9.52
Employee_5		Y	Y	61,787.45	3,362.00	0.00	2,471.50	0.00	5,833.50	9.44
Employee_4		Y	Y	65,492.25	3,448.00	0.00	2,619.70	0.00	6,067.70	9.26
Employee_10		N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employee_11		N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employee_27		N	N	15,918.67	1,079.29	477.56	636.74	0.00	2,193.59	13.78
Employee_20		N	N	84,493.32	5,728.65	2,534.80	3,379.74	0.00	11,643.19	13.78
Employee_14		N	N	34,473.34	2,337.29	1,034.20	1,378.94	0.00	4,750.43	13.78
Employee_12		N	N	17,745.67	1,203.16	532.37	709.82	0.00	2,445.35	13.78
Employee_29		N	N	37,093.97	2,514.97	1,112.82	0.00	0.00	3,627.79	9.78
Employee_2		N	N	77,895.09	5,281.29	2,336.85	3,115.80	0.00	10,733.94	13.78
Employee_19		N	N	58,752.29	3,983.41	1,762.57	0.00	0.00	5,745.98	9.78
Employee_25		N	N	42,335.24	2,870.33	1,270.06	1,693.40	0.00	5,833.79	13.78
Employee_8		N	N	74,923.70	5,079.83	2,247.71	0.00	0.00	7,327.54	9.78
Employee_24		N	N	37,292.37	2,528.42	1,118.77	1,491.70	0.00	5,138.89	13.78
Employee_18		N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employee_17		N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employee_16		N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employee_13		N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employee_9		N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Subtotal</b>				<b>657,250.21</b>	<b>42,123.64</b>	<b>14,427.71</b>	<b>19,459.22</b>	<b>0.00</b>	<b>76,010.57</b>	
<b>Total</b>				<b>939,857.12</b>	<b>78,123.64</b>	<b>14,427.71</b>	<b>41,959.22</b>	<b>0.00</b>	<b>134,510.57</b>	

**DC & CB SAMPLE PLAN**  
**For DC & CB COMBO REPORT**  
**Employee Contributions and Costs Summary**  
For Plan Year Ending December 31, 2023

<u>Participant Name</u>	<u>Owner Pct</u>	<u>HCE</u>	<u>Key</u>	<u>Comp</u>	<u>Total DC Plan Contrib</u>	<u>Pct of Comp</u>	<u>DB Plan Cost Estimate</u>	<u>Pct of Comp</u>	<u>Total Both Plans</u>	<u>Pct of Comp</u>	<u>Pct of Total Plan Cost</u>	<u>DB Plan Contrib Credit</u>	<u>Pct of Total Plan Cost</u>
Employee_6	100.00	Y	Y	282,606.91	58,500.00	20.70	105,250.00	37.24	163,750.00	57.94	59.65	113,042.76	
<b>Subtotal</b>				<b>282,606.91</b>	<b>58,500.00</b>		<b>105,250.00</b>		<b>163,750.00</b>		<b>59.65</b>	<b>113,042.76</b>	<b>88.37</b>
Employee_3		Y	Y	49,046.85	4,668.88	9.52	2,175.00	4.43	6,843.88	13.95	2.49	1,471.41	
Employee_5		Y	Y	61,787.45	5,833.50	9.44	1,096.00	1.77	6,929.50	11.22	2.52	0.00	
Employee_4		Y	Y	65,492.25	6,067.70	9.26	2,323.00	3.55	8,390.70	12.81	3.06	1,309.85	
Employee_10		N	N	0.00	0.00	0.00	758.00	0.00	758.00	0.00	0.28	0.00	
Employee_11		N	N	0.00	0.00	0.00	1,556.00	0.00	1,556.00	0.00	0.57	0.00	
Employee_27		N	N	15,918.67	2,193.59	13.78	706.00	4.44	2,899.59	18.22	1.06	477.56	
Employee_20		N	N	84,493.32	11,643.19	13.78	3,746.00	4.43	15,389.19	18.21	5.61	2,534.80	
Employee_14		N	N	34,473.34	4,750.43	13.78	1,528.00	4.43	6,278.43	18.21	2.29	1,034.20	
Employee_12		N	N	17,745.67	2,445.35	13.78	787.00	4.43	3,232.35	18.21	1.18	532.37	
Employee_29		N	N	37,093.97	3,627.79	9.78	1,645.00	4.43	5,272.79	14.21	1.92	1,112.82	
Employee_2		N	N	77,895.09	10,733.94	13.78	1,381.00	1.77	12,114.94	15.55	4.41	0.00	
Employee_19		N	N	58,752.29	5,745.98	9.78	10,197.00	17.36	15,942.98	27.14	5.81	1,762.57	
Employee_25		N	N	42,335.24	5,833.79	13.78	1,877.00	4.43	7,710.79	18.21	2.81	1,270.06	
Employee_8		N	N	74,923.70	7,327.54	9.78	3,322.00	4.43	10,649.54	14.21	3.88	2,247.71	
Employee_24		N	N	37,292.37	5,138.89	13.78	1,653.00	4.43	6,791.89	18.21	2.47	1,118.77	
Employee_18		N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Employee_17		N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Employee_16		N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Employee_13		N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Employee_9		N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Subtotal</b>				<b>657,250.21</b>	<b>76,010.57</b>		<b>34,750.00</b>		<b>110,760.57</b>		<b>40.35</b>	<b>14,872.12</b>	<b>11.63</b>
<b>Total</b>				<b>939,857.12</b>	<b>134,510.57</b>		<b>140,000.00</b>		<b>274,510.57</b>		<b>100.00</b>	<b>127,914.88</b>	<b>100.00</b>

**DC & CB SAMPLE PLAN**  
**For DC & CB COMBO REPORT**  
**Employee Retirement Benefits**  
For Plan Year Ending December 31, 2023

<u>Participant Name</u>	<u>Owner Pct</u>	<u>AA</u>	<u>TA</u>	<u>HCE</u>	<u>Annual Comp</u>	<u>Total DC Plan Contrib</u>	<u>Projected Account Balance</u>	<u>Monthly DC Plan Benefit</u>	<u>Monthly DB Plan Benefit</u>	<u>Social Security Benefit</u>	<u>Total Benefit</u>	<u>Pct of Monthly Comp</u>
Employee_6	100.00	58	65	Y	282,606.91	58,500.00	1,325,836.30	9,512.66	3,811.55	3,633.60	16,957.81	72.01
<b>Subtotal</b>					<b>282,606.91</b>	<b>58,500.00</b>		<b>9,512.66</b>	<b>3,811.55</b>	<b>3,633.60</b>	<b>16,957.81</b>	
Employee_3		28	65	Y	49,046.85	4,668.88	1,024,000.89	7,347.04	690.36	1,952.90	9,990.30	244.43
Employee_5		29	65	Y	61,787.45	5,833.50	1,180,707.06	8,471.38	27.77	2,288.50	10,787.65	209.51
Employee_4		33	65	Y	65,492.25	6,067.70	958,105.92	6,874.25	477.59	2,363.30	9,715.14	178.01
Employee_10		36	65	N	0.00	0.00	174,536.73	1,252.27	14.60	1,748.30	3,015.17	0.00
Employee_11		41	65	N	0.00	0.00	292,990.69	2,102.16	24.62	2,803.00	4,929.78	0.00
Employee_27		57	65	N	15,918.67	2,193.59	27,687.21	198.65	21.89	846.30	1,066.84	80.42
Employee_20		50	65	N	84,493.32	11,643.19	440,876.01	3,163.21	276.23	2,476.40	5,915.84	84.02
Employee_14		51	65	N	34,473.34	4,750.43	188,913.70	1,355.42	102.24	1,379.90	2,837.56	98.77
Employee_12		76	76	N	17,745.67	2,445.35	14,229.05	140.11	28.07	883.00	1,051.18	71.08
Employee_29		33	65	N	37,093.97	3,627.79	472,100.13	3,387.24	398.63	1,619.00	5,404.87	174.85
Employee_2		43	65	N	77,895.09	10,733.94	763,830.39	5,480.36	20.21	2,520.40	8,020.97	123.57
Employee_19		33	65	N	58,752.29	5,745.98	995,417.91	7,141.96	677.38	2,117.00	9,936.34	202.95
Employee_25		54	65	N	42,335.24	5,833.79	163,315.25	1,171.76	89.91	1,497.80	2,759.47	78.22
Employee_8		55	65	N	74,923.70	7,327.54	230,207.43	1,651.70	139.70	2,123.60	3,915.00	62.70
Employee_24		29	65	N	37,292.37	5,138.89	872,552.09	6,260.42	498.09	1,637.60	8,396.11	270.17
Employee_18		51	65	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employee_17		30	65	N	0.00	0.00	30,996.70	222.40	0.00	0.10	222.50	0.00
Employee_16		53	65	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employee_13		40	65	N	0.00	0.00	0.00	0.00	0.00	0.10	0.10	0.00
Employee_9		53	65	N	0.00	0.00	0.00	0.00	0.00	0.10	0.10	0.00
<b>Subtotal</b>					<b>657,250.21</b>	<b>76,010.57</b>		<b>56,220.33</b>	<b>3,487.29</b>	<b>28,257.30</b>	<b>87,964.92</b>	
<b>Total</b>					<b>939,857.12</b>	<b>134,510.57</b>		<b>65,732.99</b>	<b>7,298.84</b>	<b>31,890.90</b>	<b>104,922.73</b>	

Projected Account Balance assumes level current contributions until Age TA. An interest rate of 6% was used to project the account balance to Age TA, and the RP23C U mortality table and 6% interest were used to convert the projected balance to a monthly benefit. The Monthly DB Plan Benefit assumes the current contribution credit continues to Age TA. An interest rate of 5% was used to project the cash balance account to Age TA, and the RP23C U mortality table and 5% interest were used to convert the projected balance to a monthly benefit.

**DC & CB SAMPLE PLAN**  
**For DC & CB COMBO REPORT**  
**Maximum Deduction Limit**

DC Plan Year: 1/1/2023 to 12/31/2023

DB Plan Year: 1/1/2023 to 12/31/2023

DB Valuation Date: 12/31/2023

Fiscal Year End: 12/31

This report is for a DC/DB combo plan in which at least one participant benefits in both plans.  
The employer's fiscal year and the compensation year are assumed to be the same.

(a)	Compensation of DC plan beneficiaries:	939,857
(b)	6% of (a):	56,391
(c)	25% of (a):	234,964
(d)	DC Plan Employer Contributions:	92,551
(e)	DC Employer Contributions / DC Compensation ((d) / (a)):	9.85%
(f)	Compensation of DC/DB plan beneficiaries:	939,857
(g)	25% of (f):	234,964
(h)	DB Minimum Contribution on Val Date:	126,385
(i)	DB Maximum Contribution on Val Date (404(o)):	145,541
(j)	DB Plan Employer Contribution:	140,000
(k)	DB Plan Covered by PBGC?	Yes
(l)	Item (e) greater than 6.00%?	Yes
(m)	DB Maximum Contribution on Val Date (404(o)):	145,541
(n)	25% of (a):	234,964
(o)	Total Deduction Available ((m) + (n)):	380,505
(p)	Total Contribution ((d) + (j)):	232,551
(q)	Excess Contribution:	0

**DC & CB SAMPLE PLAN**  
**For DC & CB COMBO REPORT**  
**Percentage to Owner Employees**  
For Plan Year Ending December 31, 2023

	<u><b>DC Plan Contribution</b></u>	<u><b>DB Plan Contribution</b></u>	<u><b>Total Contribution</b></u>	<u><b>Percent of Total</b></u>	<u><b>Employer Contribution</b></u>
<b>Owner Employees</b>	58,500.00	105,250.00	163,750.00	59.65%	141,250.00
<b>Other Employees</b>	76,010.57	34,750.00	110,760.57	40.35%	91,301.35
<b>Total</b>	134,510.57	140,000.00	274,510.57	100.00%	232,551.35

**Tax Savings Summary**

**Tax Bracket**

**40%**

Employer Contribution	232,551.35
Estimated Tax Savings	93,020.54
Net Cost after Estimated Tax Savings	139,530.81
Contribution for Owners	141,250.00
Owner Contribution as a Percentage of Net Cost	101.23%
Net Plan Cost (after Owner Contribution & Tax Savings)	-1,719.19



# CASH BALANCE PLAN SAMPLE PLAN FOR DC & DB COMBO PLAN REPORT

## 401(a)(26) Minimum Participation Test Report Parameters For the Plan Year Ending December 31, 2023

Primary plan:	D33:0010
Current date (time):	02/05/2024 (09:19:54)
Run for multiple plans?	N
Run Meaningful Benefit Test?	Y
Meaningful Benefit Percentage:	0.50%
Meaningful Benefit Test method:	Annual Accrual (Curr Comp)
Calculate current compensation:	Y
Include excluded compensation:	N
Exclude pre-entry compensation:	N
Mortality table for normalization:	RP23C U
Pre-retirement interest rate:	5.00%
Post-retirement interest rate:	5.00%
Restructured test?	N
Exception:	None
The 401(a)(26) test is being performed for the entire plan	

# CASH BALANCE PLAN SAMPLE PLAN

## SAMPLE FOR CB STATEMENT

401(a)(26) Minimum Participation Test  
Classification Support Page  
For the Plan Year Ending December 31, 2023

SSN	Employee Name	Excluded from Count		Excludable Because				Non-Excludable EEs	
		Term<BOY	Hire>EOY	Age/Svc	Union	Alien	Hours	Benefit	Don't Benefit
xxx-xx-0005	Employee_6	-	-	-	-	-	-	X	-
xxx-xx-0002	Employee_3	-	-	-	-	-	-	X	-
xxx-xx-0022	Employee_24	-	-	-	-	-	-	X	-
xxx-xx-0027	Employee_29	-	-	-	-	-	-	X	-
xxx-xx-0019	Employee_19	-	-	-	-	-	-	X	-
xxx-xx-0003	Employee_4	-	-	-	-	-	-	X	-
xxx-xx-0011	Employee_12	-	-	-	-	-	-	X	-
xxx-xx-0020	Employee_20	-	-	-	-	-	-	X	-
xxx-xx-0013	Employee_14	-	-	-	-	-	-	X	-
xxx-xx-0023	Employee_25	-	-	-	-	-	-	X	-
xxx-xx-0007	Employee_8	-	-	-	-	-	-	X	-
xxx-xx-0025	Employee_27	-	-	-	-	-	-	X	-
xxx-xx-0009	Employee_10	X	-	-	-	-	-	-	-
xxx-xx-0010	Employee_11	X	-	-	-	-	-	-	-
xxx-xx-0004	Employee_5	-	-	-	-	-	-	-	X
xxx-xx-0021	Employee_21	X	-	-	-	-	-	-	-
xxx-xx-0024	Employee_26	X	-	-	-	-	-	-	-
xxx-xx-0026	Employee_28	X	-	-	-	-	-	-	-
xxx-xx-0001	Employee_2	-	-	-	-	-	-	-	X
xxx-xx-0021	Employee_22	X	-	-	-	-	-	-	-
xxx-xx-0014	Employee_15	X	-	-	-	-	-	-	-
xxx-xx-0017	Employee_18	X	-	-	-	-	-	-	-
xxx-xx-0006	Employee_7	X	-	-	-	-	-	-	-
xxx-xx-0016	Employee_17	X	-	-	-	-	-	-	-
xxx-xx-0015	Employee_16	X	-	-	-	-	-	-	-
xxx-xx-0012	Employee_13	X	-	-	-	-	-	-	-
xxx-xx-0008	Employee_9	X	-	-	-	-	-	-	-
Totals		13	0	0	0	0	0	12	2

# CASH BALANCE PLAN SAMPLE PLAN SAMPLE FOR CB STATEMENT

401(a)(26) Minimum Participation Test  
Meaningful Benefit Support Page  
Meaningful Benefit Percentage: 0.50%  
Annual Accrual (Curr Comp) Rates  
For the Plan Year Ending December 31, 2023

<u>SSN</u>	<u>Employee Name</u>	<u>Age</u>	<u>NRA</u>	<u>Current Salary</u>	<u>Current Accrued Benefit</u>	<u>Prior Accrued Benefit</u>	<u>Normal Form Factor</u>	<u>Normal Accrual Rate</u>	<u>Meaningful</u>	<u>Not Meaningful</u>
xxx-xx-0005	Employee_6	58	62	23,550.58	888.54	42.31	1.00000	3.59	X	-
xxx-xx-0002	Employee_3	28	62	4,087.24	134.34	86.74	1.00000	1.16	X	-
xxx-xx-0022	Employee_24	29	62	3,107.70	57.45	22.98	1.00000	1.11	X	-
xxx-xx-0027	Employee_29	33	62	3,091.16	47.02	18.81	1.00000	0.91	X	-
xxx-xx-0019	Employee_19	36	62	4,896.02	251.84	213.24	1.00000	0.79	X	-
xxx-xx-0003	Employee_4	33	62	5,457.69	66.41	33.20	1.00000	0.61	X	-
xxx-xx-0011	Employee_12	76	79	1,478.81	10.84	4.34	1.00000	0.44	-	X
xxx-xx-0020	Employee_20	50	62	7,041.11	46.73	18.69	1.00000	0.40	-	X
xxx-xx-0013	Employee_14	51	62	2,872.78	18.16	7.26	1.00000	0.38	-	X
xxx-xx-0023	Employee_25	54	62	3,527.94	19.26	7.70	1.00000	0.33	-	X
xxx-xx-0007	Employee_8	55	62	6,243.64	32.46	12.99	1.00000	0.31	-	X
xxx-xx-0025	Employee_27	57	62	1,326.56	6.26	2.50	1.00000	0.28	-	X
xxx-xx-0009	Employee_10	36	62	0.00	18.73	18.73	1.00000	0.00	-	-
xxx-xx-0010	Employee_11	41	62	0.00	30.10	30.10	1.00000	0.00	-	-
xxx-xx-0004	Employee_5	29	62	5,148.95	38.08	38.08	1.00000	0.00	-	X
xxx-xx-0021	Employee_21	35	62	0.00	4.75	4.75	1.00000	0.00	-	-
xxx-xx-0024	Employee_26	30	62	0.00	6.83	6.83	1.00000	0.00	-	-
xxx-xx-0026	Employee_28	51	62	0.00	3.17	3.17	1.00000	0.00	-	-
xxx-xx-0001	Employee_2	43	62	6,491.26	24.25	24.25	1.00000	0.00	-	X
xxx-xx-0021	Employee_22	58	62	0.00	0.00	0.00	1.00000	0.00	-	-
xxx-xx-0014	Employee_15	41	62	0.00	0.00	0.00	1.00000	0.00	-	-
xxx-xx-0017	Employee_18	51	62	0.00	0.00	0.00	1.00000	0.00	-	-
xxx-xx-0006	Employee_7	75	78	0.00	0.00	0.00	1.00000	0.00	-	-
xxx-xx-0016	Employee_17	30	62	0.00	0.00	0.00	1.00000	0.00	-	-
xxx-xx-0015	Employee_16	53	62	0.00	0.00	0.00	1.00000	0.00	-	-

# CASH BALANCE PLAN SAMPLE PLAN SAMPLE FOR CB STATEMENT

401(a)(26) Minimum Participation Test  
Meaningful Benefit Support Page  
Meaningful Benefit Percentage: 0.50%  
Annual Accrual (Curr Comp) Rates  
For the Plan Year Ending December 31, 2023

<u>SSN</u>	<u>Employee Name</u>	<u>Age</u>	<u>NRA</u>	<u>Current Salary</u>	<u>Current Accrued Benefit</u>	<u>Prior Accrued Benefit</u>	<u>Normal Form Factor</u>	<u>Normal Accrual Rate</u>	<u>Meaningful</u>	<u>Not Meaningful</u>
xxx-xx-0012	Employee_13	40	62	0.00	0.00	0.00	1.00000	0.00	-	-
xxx-xx-0008	Employee_9	53	62	0.00	0.00	0.00	1.00000	0.00	-	-
<b>Totals</b>									<b>6</b>	<b>8</b>

# CASH BALANCE PLAN SAMPLE PLAN

## SAMPLE FOR CB STATEMENT

### 401(a)(26) Minimum Participation Test For the Plan Year Ending December 31, 2023

A. Total number of employees of the employer:	14
B. Excludable because of:	
(1) Minimum age or years of service	0
(2) Collective bargaining agreement	0
(3) Non-resident aliens	0
(4) Terms with less than 500 hours of service	0
Total excludable employees:	0
C. Total non-excludable employees:	14
D. Total non-excludable employees who benefit from plan:	12
E. Total benefiting employees with meaningful benefits based on 0.50%:	6
F. 40% test (E/C):	42.86%
G. 50 employee test (E):	6
Test results:	Pass

# DC & DB SAMPLE PLAN FOR DC & DB COMBO PLAN REPORT

410(b) Ratio Percentage Test  
Report Parameters  
For the Plan Year Ending December 31, 2023

Primary plan: D33:0009  
Current date (time): 02/05/2024 (09:22:44)

Includes data aggregated from other plans sponsored by same Employer  
Included plans: D33:0010 (EEs don't benefit)

Employees participate in multiple plans

Test type: Standard test

Sources included in test:  
Employer Discretionary  
Safe Harbor Non-Elective

Participants only eligible for top-heavy contribution are considered as benefitting

This report does not test forfeitures only

Test is not being run on a restructured basis

LTPT participants are not included in test

Values were not entered for non-ASC cases

The test is being run for the entire plan

# DC & DB SAMPLE PLAN FOR DC & DB COMBO PLAN REPORT

410(b) Ratio Percentage Test  
Standard Test Version Support Page  
For the Plan Year Ending December 31, 2023

<u>SSN</u>	<u>Employee Name</u>	<u>Excludable Because</u>				<u>Non-Excludable EEs</u>		<u>HCE</u>	
		<u>Age/Svc</u>	<u>Union</u>	<u>Alien</u>	<u>Other</u>	<u>Hours</u>	<u>Benefit</u>		<u>Don't Benefit</u>
xxx-xx-0002	Employee_3	-	-	-	-	-	X	-	X
xxx-xx-0005	Employee_6	-	-	-	-	-	X	-	X
xxx-xx-0004	Employee_5	-	-	-	-	-	X	-	X
xxx-xx-0003	Employee_4	-	-	-	-	-	X	-	X
xxx-xx-0025	Employee_27	-	-	-	-	-	X	-	-
xxx-xx-0020	Employee_20	-	-	-	-	-	X	-	-
xxx-xx-0013	Employee_14	-	-	-	-	-	X	-	-
xxx-xx-0011	Employee_12	-	-	-	-	-	X	-	-
xxx-xx-0027	Employee_29	-	-	-	-	-	X	-	-
xxx-xx-0001	Employee_2	-	-	-	-	-	X	-	-
xxx-xx-0019	Employee_19	-	-	-	-	-	X	-	-
xxx-xx-0023	Employee_25	-	-	-	-	-	X	-	-
xxx-xx-0007	Employee_8	-	-	-	-	-	X	-	-
xxx-xx-0022	Employee_24	-	-	-	-	-	X	-	-
Totals		0	0	0	0	0	14	0	4

# DC & DB SAMPLE PLAN FOR DC & DB COMBO PLAN REPORT

410(b) Ratio Percentage Test  
Standard Test Version  
For the Plan Year Ending December 31, 2023

Total number of employees of the employer:	14
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:	14
Total non-excludable employees who are highly compensated:	4
Total benefitting employees who are highly compensated:	4
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.



# DC & DB SAMPLE PLAN FOR DC & DB COMBO PLAN REPORT

## Summary of Questions For the Plan Year ending December 31, 2023

Primary plan:	D33:0009
Current date (time):	02/05/2024 (09:25:47)
Run for multiple plans? Disk D33 Case 0010	Y
Do employees participate in multiple plans?	Y
Select common index:	Social Security number
Multiple Plan Compensation Option:	Use DC compensation
Is this a Davis/Bacon (prevailing wage) plan?	N
Mortality table for actuarial equivalence:	UP-84
Pre-retirement interest rate:	8.50%
Post-retirement interest rate:	8.50%
Normalization factor for most valuable benefit:	Qualified J&S @ curr age
Exclude non-terminees with less than 500 hours?	Y
Number of years for average compensation:	3
Sources included in Average Benefits test: Employer Discretionary Safe Harbor Non-Elective	
Sources included in Average Benefits Percentage test: Employee Deferral Employer Discretionary Safe Harbor Non-Elective	
Include "excluded" compensation?	Y
Use post-entry compensation?	N
Use net compensation?	N
Include terminees with <501 hours?	Y
Include terms with <501 hours for concentration test?	Y
Include LTPT participants?	N

# DC & DB SAMPLE PLAN FOR DC & DB COMBO PLAN REPORT

Summary of Questions  
For the Plan Year ending December 31, 2023

Sources included in Minimum Allocation Gateway test:  
Employer Discretionary  
Safe Harbor Non-Elective

Status codes to include for Minimum Allocation Gateway Test

BACMHN

Hours required for Minimum Allocation Gateway Test

1

Eligibility to use for Gateway test

Primary

5% Threshold

Use post-entry compensation?

Y

1/3 Threshold

Include "extra" compensation?

Y

Use post-entry compensation?

Y

Use net compensation?

N

Use only DC compensation

N

Age used to normalize benefits:

65

Restructured test?

N

Use actual months for monthly comp?

N

Limit post-NRA APRs to age 65?

N

Use additional counts?

N

Rate banding:

None

Components are being used for the 401(a)(4) test

Rate method used in Average Benefit Percentage test:

Annual Accrual (Current Comp)

Rate method used in Average Benefit test for Component #1:

Annual Accrual (Current Comp)

Rate method used in Average Benefit test for Component #2:

Allocation (Current Comp)

# DC & DB SAMPLE PLAN

## SAMPLE FOR DC & CB STATEMENT

Allocation Rates - Minimum Allocation Gateway  
For the Plan Year ending December 31, 2023

<u>SSN</u>	<u>Name</u>	<u>H C E</u>	<u>A c t u a l</u>		<u>A v e r a g e</u>	
			<u>7% Threshold Rate</u>	<u>1/3 Threshold Rate</u>	<u>7% Threshold Rate</u>	<u>1/3 Threshold Rate</u>
xxx-xx-0005	Employee_6	Y	34.74%	34.74%	34.74%	34.74%
xxx-xx-0025	Employee_27	N	11.38%	11.38%	11.01%	11.01%
xxx-xx-0019	Employee_19	N	10.58%	10.58%	11.01%	11.01%
xxx-xx-0022	Employee_24	N	10.42%	10.42%	11.01%	11.01%
xxx-xx-0002	Employee_3	Y	6.14%	6.14%	6.14%	6.14%
xxx-xx-0004	Employee_5	Y	5.44%	5.44%	5.44%	5.44%
xxx-xx-0003	Employee_4	Y	5.74%	5.74%	5.74%	5.74%
xxx-xx-0020	Employee_20	N	11.05%	11.05%	11.01%	11.01%
xxx-xx-0013	Employee_14	N	11.09%	11.09%	11.01%	11.01%
xxx-xx-0011	Employee_12	N	11.56%	11.56%	11.01%	11.01%
xxx-xx-0027	Employee_29	N	10.51%	10.51%	11.01%	11.01%
xxx-xx-0001	Employee_2	N	9.78%	9.78%	9.78%	9.78%
xxx-xx-0023	Employee_25	N	11.23%	11.23%	11.01%	11.01%
xxx-xx-0007	Employee_8	N	11.27%	11.27%	11.01%	11.01%
Highest HCE Rate			34.74%	34.74%	34.74%	34.74%
Minimum NHCE Rate Needed to Pass			7.00%	11.58%	7.00%	11.58%
Lowest NHCE Rate			9.78%	9.78%	9.78%	9.78%
Minimum Allocation Gateway Test:			Pass	Fail	Pass	Fail

# DC & DB SAMPLE PLAN

## SAMPLE FOR DC & CB STATEMENT

### Component 1

ABT Rate: Annual Accrual using Current Compensation  
 ABPT Rate: Annual Accrual using Current Compensation  
 For the Plan Year ending December 31, 2023

<u>SSN</u>	<u>Name</u>	<u>H C E</u>	<u>Normal Rates</u>	<u>Normal Rates*</u>	<u>Most Valuable Rates</u>	<u>Most Valuable Rates*</u>
xxx-xx-0005	Employee_6	Y	7.74%	9.51%	8.51%	10.28%
xxx-xx-0025	Employee_27	N	2.74%	3.71%	2.82%	3.79%
xxx-xx-0019	Employee_19	N	17.82%	17.82%	19.26%	19.26%
xxx-xx-0022	Employee_24	N	24.72%	34.21%	27.62%	37.11%
Total HCEs			1	4	1	4
100% HCE Average			7.74%	18.67%*	8.51%	19.99%*
70% HCE Average			5.42%	13.07%*	5.96%	13.99%*
Total NHCEs			3	10	3	10
100% NHCE Average			15.09%	10.71%*	16.57%	11.43%*
Average Benefit Percentage Test:				Fail		Fail
(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:			4			
Number of NHCEs for Concentration Test:			10			
Concentration Percentage:			71.00%			
Safe Harbor Ratio:			41.75%			
Midpoint Ratio:			36.75%			
Unsafe Harbor Ratio:			31.75%			

\* ABPT rates include values for all components

# DC & DB SAMPLE PLAN

## SAMPLE FOR DC & CB STATEMENT

### General Test - Accrual Rates Component 1 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>
7.74%	8.51%	1	2	25.00%	20.00%	80.00%	N/A	N/A
Average Benefit Percentage Test:							N/A	N/A
Number of HCEs for Concentration Test:				4				
Number of NHCEs for Concentration Test:				10				
Concentration Percentage:				71.00%				
Safe Harbor Ratio:				41.75%				
Midpoint Ratio:				36.75%				
Unsafe Harbor Ratio:				31.75%				
Total Highly Compensated Employees				4				
Total Non-highly Compensated Employees				10				

This plan passes 401(a)(4).

# DC & DB SAMPLE PLAN

## SAMPLE FOR DC & CB STATEMENT

### Component 2

ABT Rate: Allocation using Current Compensation  
 ABPT Rate: Annual Accrual using Current Compensation  
 For the Plan Year ending December 31, 2023

<u>SSN</u>	<u>Name</u>	<u>H C E</u>	<u>Normal Rates</u>	<u>Normal Rates*</u>	<u>Most Valuable Rates</u>	<u>Most Valuable Rates*</u>
xxx-xx-0002	Employee_3	Y	6.14%	26.09%	7.38%	29.29%
xxx-xx-0004	Employee_5	Y	5.44%	22.40%	5.44%	22.40%
xxx-xx-0003	Employee_4	Y	5.75%	16.69%	6.51%	17.99%
xxx-xx-0020	Employee_20	N	11.05%	6.43%	11.68%	6.70%
xxx-xx-0013	Employee_14	N	11.09%	5.95%	11.68%	6.18%
xxx-xx-0011	Employee_12	N	11.56%	2.69%	11.75%	2.72%
xxx-xx-0027	Employee_29	N	10.51%	17.99%	11.65%	19.94%
xxx-xx-0001	Employee_2	N	9.78%	10.43%	9.78%	10.43%
xxx-xx-0023	Employee_25	N	11.23%	4.70%	11.69%	4.84%
xxx-xx-0007	Employee_8	N	11.27%	3.20%	11.69%	3.32%
Total HCEs			3	4	3	4
100% HCE Average			5.78%	18.67%*	6.44%	19.99%*
70% HCE Average			4.04%	13.07%*	4.51%	13.99%*
Total NHCEs			7	10	7	10
100% NHCE Average			10.93%	10.71%*	11.42%	11.43%*
Average Benefit Percentage Test:				Fail		Fail
(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:			4			
Number of NHCEs for Concentration Test:			10			
Concentration Percentage:			71.00%			
Safe Harbor Ratio:			41.75%			
Midpoint Ratio:			36.75%			
Unsafe Harbor Ratio:			31.75%			

\* ABPT rates include values for all components

# DC & DB SAMPLE PLAN

## SAMPLE FOR DC & CB STATEMENT

### General Test - Allocation Rates Component 2 Annual Allocation (Current Comp)

Normal Rate	Most Valuable Rate	HCEs	NHCEs	HCE %	NHCE %	Ratio	70% HCE Average Rate	NHCE Average Rate
5.44%	5.44%	3	7	75.00%	70.00%	93.33%	N/A	N/A
5.75%	6.51%	2	7	50.00%	70.00%	140.00%	N/A	N/A
6.14%	7.38%	1	7	25.00%	70.00%	280.00%	N/A	N/A

Average Benefit Percentage Test:

N/A N/A

Number of HCEs for Concentration Test:  
Number of NHCEs for Concentration Test:  
Concentration Percentage:

4  
10  
71.00%

Safe Harbor Ratio:  
Midpoint Ratio:  
Unsafe Harbor Ratio:

41.75%  
36.75%  
31.75%

Total Highly Compensated Employees  
Total Non-highly Compensated Employees

4  
10

This plan passes 401(a)(4).

# DC & DB SAMPLE PLAN

## SAMPLE FOR DC & CB STATEMENT

### Components Support Page

ABPT Rate: Annual Accrual using Current Compensation  
For the Plan Year ending December 31, 2023

<u>SSN</u>	<u>Name</u>	<u>H C E</u>	<u>Location Number</u>	<u>Component Number</u>	<u>Normal ABPT Rate</u>	<u>Most Val ABPT Rate</u>
xxx-xx-0005	Employee_6	Y	0	1	9.51%	10.28%
xxx-xx-0002	Employee_3	Y	0	2	26.09%	29.29%
xxx-xx-0004	Employee_5	Y	0	2	22.40%	22.40%
xxx-xx-0003	Employee_4	Y	0	2	16.69%	17.99%
xxx-xx-0025	Employee_27	N	0	1	3.71%	3.79%
xxx-xx-0019	Employee_19	N	0	1	17.82%	19.26%
xxx-xx-0022	Employee_24	N	0	1	34.21%	37.11%
xxx-xx-0020	Employee_20	N	0	2	6.43%	6.70%
xxx-xx-0013	Employee_14	N	0	2	5.95%	6.18%
xxx-xx-0011	Employee_12	N	0	2	2.69%	2.72%
xxx-xx-0027	Employee_29	N	0	2	17.99%	19.94%
xxx-xx-0001	Employee_2	N	0	2	10.43%	10.43%
xxx-xx-0023	Employee_25	N	0	2	4.70%	4.84%
xxx-xx-0007	Employee_8	N	0	2	3.20%	3.32%
Total HCEs					4	4
100% HCE Average					18.67%	19.99%
70% HCE Average					13.07%	13.99%
Total NHCEs					10	10
100% NHCE Average					10.71%	11.43%
Average Benefit Percentage Test:					Fail	Fail



## Component Summary

Test	Results
Minimum Allocation Gateway Test	Pass
Average Benefit Test (Component 1)	Pass
Average Benefit Test (Component 2)	Pass
Average Benefit Percentage Test	N/A

SAMPLE

# DC & DB SAMPLE PLAN SAMPLE FOR DC & CB STATEMENT

## Gateway Allocation Rates Plan Year Ending December 31, 2023

Name	Att Age	Ret Age	Current Alloc	Defined Contribution				Current Accrual	APR	PV Factor	Defined Benefit			
				5% Threshold Comp	1/3 Threshold Comp	5% Threshold Rate	1/3 Threshold Rate				5% Threshold Comp	1/3 Threshold Comp	5% Threshold Rate	1/3 Threshold Rate
Employee_6	58	62	36,000.00	282,606.91	282,606.91	12.74	12.74	846.23	101.829	1.38586	282,606.91	282,606.91	22.00	22.00
Employee_27	57	62	1,556.85	15,918.67	15,918.67	9.78	9.78	3.76	101.829	1.50366	15,918.67	15,918.67	1.60	1.60
Employee_19	36	62	5,745.98	58,752.29	58,752.29	9.78	9.78	38.60	101.829	8.34014	58,752.29	58,752.29	0.80	0.80
Employee_24	29	62	3,647.19	37,292.37	37,292.37	9.78	9.78	34.47	101.829	14.76323	37,292.37	37,292.37	0.64	0.64
Employee_3	28	62	2,707.00	49,046.85	49,046.85	5.52	5.52	47.60	101.829	16.01810	49,046.85	49,046.85	0.62	0.62
Employee_5	29	N/A	3,362.00	61,787.45	61,787.45	5.44	5.44	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee_4	33	62	3,448.00	65,492.25	65,492.25	5.26	5.26	33.21	101.829	10.65277	65,492.25	65,492.25	0.48	0.48
Employee_20	50	62	8,263.45	84,493.32	84,493.32	9.78	9.78	28.04	101.829	2.66169	84,493.32	84,493.32	1.27	1.27
Employee_14	51	62	3,371.49	34,473.34	34,473.34	9.78	9.78	10.90	101.829	2.45317	34,473.34	34,473.34	1.31	1.31
Employee_12	76	79	1,735.53	17,745.67	17,745.67	9.78	9.78	6.50	61.939	1.27729	17,745.67	17,745.67	1.78	1.78
Employee_29	33	62	3,627.79	37,093.97	37,093.97	9.78	9.78	28.21	101.829	10.65277	37,093.97	37,093.97	0.73	0.73
Employee_2	43	N/A	7,618.14	77,895.09	77,895.09	9.78	9.78	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee_25	54	62	4,140.39	42,335.24	42,335.24	9.78	9.78	11.56	101.829	1.92060	42,335.24	42,335.24	1.45	1.45
Employee_8	55	62	7,327.54	74,923.70	74,923.70	9.78	9.78	19.47	101.829	1.77014	74,923.70	74,923.70	1.49	1.49

# DC & DB SAMPLE PLAN SAMPLE FOR DC & CB STATEMENT

**Average Benefit Test**  
**Annual Accrual (Current Comp) Rates**  
**Mortality Table: UP-84**  
**Pre-Ret Interest Rate: 8.50%    Post-Ret Interest Rate: 8.50%**  
**Plan Year Ending December 31, 2023**

<u>Name</u>	<u>Att Age</u>	<u>Ret Age</u>	<u>Current Salary</u>	<u>Total Contrib</u>	<u>APR</u>	<u>Accum Factor</u>	<u>Current Accrual</u>	<u>Normal Form Factor</u>	<u>Most Val Form Factor</u>	<u>Normal Accrual Rate</u>	<u>Most Val Accrual Rate</u>
Employee_6	58	65	23,550.58	36,000.00	95.382	1.77014	846.23	1.36362	1.15836	7.74	8.51
Employee_27	57	65	1,326.56	1,556.85	95.382	1.92060	3.76	1.36362	1.19600	2.74	2.82
Employee_19	36	65	4,896.02	5,745.98	95.382	13.60666	38.60	1.36362	2.33591	17.82	19.26
Employee_24	29	65	3,107.70	3,647.19	95.382	18.85691	34.47	1.36362	2.91699	24.72	27.62
Employee_3	28	65	4,087.24	2,707.00	95.382	20.45975	47.60	1.36362	3.01088	6.14	7.38
Employee_5	29	65	5,148.95	3,362.00	95.382	18.85691	0.00	1.36362	2.91699	5.44	5.44
Employee_4	33	65	5,457.69	3,448.00	95.382	13.60666	33.21	1.36362	2.56955	5.75	6.51
Employee_20	50	65	7,041.11	8,263.45	95.382	3.39974	28.04	1.36362	1.49502	11.05	11.68
Employee_14	51	65	2,872.78	3,371.49	95.382	3.13340	10.90	1.36362	1.44806	11.09	11.68
Employee_12	76	76	1,478.81	1,735.53	69.327	1.00000	6.50	0.69947	1.10649	11.56	11.75
Employee_29	33	65	3,091.16	3,627.79	95.382	13.60666	28.21	1.36362	2.56955	10.51	11.65
Employee_2	43	65	6,491.26	7,618.14	95.382	6.01803	0.00	1.36362	1.86927	9.78	9.78
Employee_25	54	65	3,527.94	4,140.39	95.382	2.45317	11.56	1.36362	1.31604	11.23	11.69
Employee_8	55	65	6,243.64	7,327.54	95.382	2.26098	19.47	1.36362	1.27482	11.27	11.69

# DC & DB SAMPLE PLAN SAMPLE FOR DC & CB STATEMENT

**Average Benefit Percentage Test**  
**Annual Accrual (Current Comp) Rates**  
**Mortality Table: UP-84**  
**Pre-Ret Interest Rate: 8.50%    Post-Ret Interest Rate: 8.50%**  
**Plan Year Ending December 31, 2023**

<u>Name</u>	<u>Att Age</u>	<u>Ret Age</u>	<u>Current Salary</u>	<u>Total Contrib</u>	<u>APR</u>	<u>Accum Factor</u>	<u>Current Accrual</u>	<u>Normal Form Factor</u>	<u>Most Val Form Factor</u>	<u>Normal Accrual Rate</u>	<u>Most Val Accrual Rate</u>
Employee_6	58	65	23,550.58	58,500.00	95.382	1.77014	846.23	1.36362	1.15836	9.51	10.28
Employee_27	57	65	1,326.56	2,193.59	95.382	1.92060	3.76	1.36362	1.19600	3.71	3.79
Employee_19	36	65	4,896.02	5,745.98	95.382	13.60666	38.60	1.36362	2.33591	17.82	19.26
Employee_24	29	65	3,107.70	5,138.89	95.382	18.85691	34.47	1.36362	2.91699	34.21	37.11
Employee_3	28	65	4,087.24	4,668.88	95.382	20.45975	47.60	1.36362	3.01088	26.09	29.29
Employee_5	29	65	5,148.95	5,833.50	95.382	18.85691	0.00	1.36362	2.91699	22.40	22.40
Employee_4	33	65	5,457.69	6,067.70	95.382	13.60666	33.21	1.36362	2.56955	16.69	17.99
Employee_20	50	65	7,041.11	11,643.19	95.382	3.39974	28.04	1.36362	1.49502	6.43	6.70
Employee_14	51	65	2,872.78	4,750.43	95.382	3.13340	10.90	1.36362	1.44806	5.95	6.18
Employee_12	76	76	1,478.81	2,445.35	69.327	1.00000	6.50	0.69947	1.10649	2.69	2.72
Employee_29	33	65	3,091.16	3,627.79	95.382	13.60666	28.21	1.36362	2.56955	17.99	19.94
Employee_2	43	65	6,491.26	10,733.94	95.382	6.01803	0.00	1.36362	1.86927	10.43	10.43
Employee_25	54	65	3,527.94	5,833.79	95.382	2.45317	11.56	1.36362	1.31604	4.70	4.84
Employee_8	55	65	6,243.64	7,327.54	95.382	2.26098	19.47	1.36362	1.27482	3.20	3.32

# DC & DB SAMPLE PLAN SAMPLE FOR DC & CB STATEMENT

## Gateway Allocation Rates Plan Year Ending December 31, 2023

Name	Att Age	Ret Age	Current Alloc	Defined Contribution				Current Accrual	APR	PV Factor	Defined Benefit			
				5% Threshold Comp	1/3 Threshold Comp	5% Threshold Rate	1/3 Threshold Rate				5% Threshold Comp	1/3 Threshold Comp	5% Threshold Rate	1/3 Threshold Rate
Employee_6	58	62	36,000.00	282,606.91	282,606.91	12.74	12.74	846.23	101.829	1.38586	282,606.91	282,606.91	22.00	22.00
Employee_27	57	62	1,556.85	15,918.67	15,918.67	9.78	9.78	3.76	101.829	1.50366	15,918.67	15,918.67	1.60	1.60
Employee_19	36	62	5,745.98	58,752.29	58,752.29	9.78	9.78	38.60	101.829	8.34014	58,752.29	58,752.29	0.80	0.80
Employee_24	29	62	3,647.19	37,292.37	37,292.37	9.78	9.78	34.47	101.829	14.76323	37,292.37	37,292.37	0.64	0.64
Employee_3	28	62	2,707.00	49,046.85	49,046.85	5.52	5.52	47.60	101.829	16.01810	49,046.85	49,046.85	0.62	0.62
Employee_5	29	N/A	3,362.00	61,787.45	61,787.45	5.44	5.44	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee_4	33	62	3,448.00	65,492.25	65,492.25	5.26	5.26	33.21	101.829	10.65277	65,492.25	65,492.25	0.48	0.48
Employee_20	50	62	8,263.45	84,493.32	84,493.32	9.78	9.78	28.04	101.829	2.66169	84,493.32	84,493.32	1.27	1.27
Employee_14	51	62	3,371.49	34,473.34	34,473.34	9.78	9.78	10.90	101.829	2.45317	34,473.34	34,473.34	1.31	1.31
Employee_12	76	79	1,735.53	17,745.67	17,745.67	9.78	9.78	6.50	61.939	1.27729	17,745.67	17,745.67	1.78	1.78
Employee_29	33	62	3,627.79	37,093.97	37,093.97	9.78	9.78	28.21	101.829	10.65277	37,093.97	37,093.97	0.73	0.73
Employee_2	43	N/A	7,618.14	77,895.09	77,895.09	9.78	9.78	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee_25	54	62	4,140.39	42,335.24	42,335.24	9.78	9.78	11.56	101.829	1.92060	42,335.24	42,335.24	1.45	1.45
Employee_8	55	62	7,327.54	74,923.70	74,923.70	9.78	9.78	19.47	101.829	1.77014	74,923.70	74,923.70	1.49	1.49

# DC & DB SAMPLE PLAN

## SAMPLE FOR DC & CB STATEMENT

Average Benefit Test  
Allocation (Current Comp) Rates  
Mortality Table: UP-84  
Pre-Ret Interest Rate: 8.50% Post-Ret Interest Rate: 8.50%  
Plan Year Ending December 31, 2023

Name	Att Age	Ret Age	Current Salary	Total Contrib	Current Accrual	Annuity Rate	Present Value Factor	Most Val Form Factor	Normal Alloc Rate	Most Val Alloc Rate
Employee_6	58	62	282,606.91	36,000.00	888.54	101.829	1.38586	1.15836	7.74	8.51
Employee_27	57	62	15,918.67	1,556.85	6.26	101.829	1.50366	1.19600	2.74	2.82
Employee_19	36	62	58,752.29	5,745.98	251.84	101.829	8.34014	2.33591	17.82	19.26
Employee_24	29	62	37,292.37	3,647.19	57.45	101.829	14.76323	2.91699	24.72	27.62
Employee_3	28	62	49,046.85	2,707.00	134.34	101.829	16.01810	3.01088	6.14	7.38
Employee_5	29	62	61,787.45	3,362.00	38.08	101.829	14.76323	2.91699	5.44	5.44
Employee_4	33	62	65,492.25	3,448.00	66.41	101.829	10.65277	2.56955	5.75	6.51
Employee_20	50	62	84,493.32	8,263.45	46.73	101.829	2.66169	1.49502	11.05	11.68
Employee_14	51	62	34,473.34	3,371.49	18.16	101.829	2.45317	1.44806	11.09	11.68
Employee_12	76	79	17,745.67	1,735.53	10.84	61.939	1.27729	1.10649	11.56	11.75
Employee_29	33	62	37,093.97	3,627.79	47.02	101.829	10.65277	2.56955	10.51	11.65
Employee_2	43	62	77,895.09	7,618.14	24.25	101.829	4.71156	1.86927	9.78	9.78
Employee_25	54	62	42,335.24	4,140.39	19.26	101.829	1.92060	1.31604	11.23	11.69
Employee_8	55	62	74,923.70	7,327.54	32.46	101.829	1.77014	1.27482	11.27	11.69

# DC & DB SAMPLE PLAN SAMPLE FOR DC & CB STATEMENT

**Average Benefit Percentage Test**  
**Annual Accrual (Current Comp) Rates**  
**Mortality Table: UP-84**  
**Pre-Ret Interest Rate: 8.50%    Post-Ret Interest Rate: 8.50%**  
**Plan Year Ending December 31, 2023**

<u>Name</u>	<u>Att Age</u>	<u>Ret Age</u>	<u>Current Salary</u>	<u>Total Contrib</u>	<u>APR</u>	<u>Accum Factor</u>	<u>Current Accrual</u>	<u>Normal Form Factor</u>	<u>Most Val Form Factor</u>	<u>Normal Accrual Rate</u>	<u>Most Val Accrual Rate</u>
Employee_6	58	65	23,550.58	58,500.00	95.382	1.77014	846.23	1.36362	1.15836	9.51	10.28
Employee_27	57	65	1,326.56	2,193.59	95.382	1.92060	3.76	1.36362	1.19600	3.71	3.79
Employee_19	36	65	4,896.02	5,745.98	95.382	13.60666	38.60	1.36362	2.33591	17.82	19.26
Employee_24	29	65	3,107.70	5,138.89	95.382	18.85691	34.47	1.36362	2.91699	34.21	37.11
Employee_3	28	65	4,087.24	4,668.88	95.382	20.45975	47.60	1.36362	3.01088	26.09	29.29
Employee_5	29	65	5,148.95	5,833.50	95.382	18.85691	0.00	1.36362	2.91699	22.40	22.40
Employee_4	33	65	5,457.69	6,067.70	95.382	13.60666	33.21	1.36362	2.56955	16.69	17.99
Employee_20	50	65	7,041.11	11,643.19	95.382	3.39974	28.04	1.36362	1.49502	6.43	6.70
Employee_14	51	65	2,872.78	4,750.43	95.382	3.13340	10.90	1.36362	1.44806	5.95	6.18
Employee_12	76	76	1,478.81	2,445.35	69.327	1.00000	6.50	0.69947	1.10649	2.69	2.72
Employee_29	33	65	3,091.16	3,627.79	95.382	13.60666	28.21	1.36362	2.56955	17.99	19.94
Employee_2	43	65	6,491.26	10,733.94	95.382	6.01803	0.00	1.36362	1.86927	10.43	10.43
Employee_25	54	65	3,527.94	5,833.79	95.382	2.45317	11.56	1.36362	1.31604	4.70	4.84
Employee_8	55	65	6,243.64	7,327.54	95.382	2.26098	19.47	1.36362	1.27482	3.20	3.32

# DC & DB SAMPLE PLAN FOR DC & DB COMBO PLAN REPORT

## Top Heavy Illustration Determination Date: December 31, 2023

<u>Participant Name</u>	<u>SS Number</u>	<u>Top Heavy Balance</u>	<u>Key Employees</u>	<u>Non-Key Employees</u>
Employee_3	xxx-xx-0002	49,768.25	49,768.25	
Employee_6	xxx-xx-0005	555,187.81	555,187.81	
Employee_5	xxx-xx-0004	59,629.59	59,629.59	
Employee_4	xxx-xx-0003	63,008.05	63,008.05	
Employee_27	xxx-xx-0025	3,749.56		3,749.56
Employee_20	xxx-xx-0020	70,880.70		70,880.70
Employee_14	xxx-xx-0013	39,401.59		39,401.59
Employee_12	xxx-xx-0011	14,229.05		14,229.05
Employee_29	xxx-xx-0027	22,061.55		22,061.55
Employee_2	xxx-xx-0001	82,713.40		82,713.40
Employee_19	xxx-xx-0019	73,320.95		73,320.95
Employee_25	xxx-xx-0023	40,022.10		40,022.10
Employee_8	xxx-xx-0007	74,615.35		74,615.35
Employee_24	xxx-xx-0022	31,962.23		31,962.23
<b>Sub-total</b>		<b>1,180,550.18</b>	<b>727,593.70</b>	<b>452,956.48</b>
<b>Count</b>			<b>4</b>	<b>10</b>

The total value of the key employees' account balances is 61.6318% 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.



# CASH BALANCE PLAN SAMPLE PLAN FOR DC & DB COMBO PLAN REPORT

**Top Heavy Illustration**  
**Determination Date: December 31, 2023**

<u>Participant Name</u>	<u>SS Number</u>	<u>Value of Accrued Benefit</u>	<u>Key Employees</u>	<u>Non-Key Employees</u>
Employee_19	xxx-xx-0019	8,967.00		8,967.00
Employee_3	xxx-xx-0002	3,471.00	3,471.00	
Employee_6	xxx-xx-0005	114,236.00	114,236.00	
Employee_5	xxx-xx-0004	901.00	901.00	
Employee_4	xxx-xx-0003	1,985.00	1,985.00	
Employee_27	xxx-xx-0025	758.00		758.00
Employee_20	xxx-xx-0020	3,766.00		3,766.00
Employee_14	xxx-xx-0013	1,551.00		1,551.00
Employee_12	xxx-xx-0011	861.00		861.00
Employee_29	xxx-xx-0027	1,405.00		1,405.00
Employee_2	xxx-xx-0001	1,298.00		1,298.00
Employee_25	xxx-xx-0023	1,960.00		1,960.00
Employee_8	xxx-xx-0007	3,503.00		3,503.00
Employee_24	xxx-xx-0022	1,359.00		1,359.00
<b>Sub-total</b>		<b>146,021.00</b>	<b>120,593.00</b>	<b>25,428.00</b>
<b>Count</b>			<b>4</b>	<b>10</b>

The total value of the key employees' present values is 82.5861% of the total value of present values for all participants.

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

## Top Heavy Illustration - Totals

<u>Plan Name</u>	<u>Balance</u>	<u>Key Employees</u>	<u>Non-Key Employees</u>
DC & DB SAMPLE PLAN FOR DC & DB COMBO PLAN REPORT	1,180,550.18	727,593.70	452,956.48
CASH BALANCE PLAN SAMPLE PLAN FOR DC & DB COMBO PLAN REPORT	146,021.00	120,593.00	25,428.00
<b><u>Other Plans</u></b>			
Balances	132,540.00	132,540.00	0.00
Distributions	0.00	0.00	0.00
<b>Grand Total</b>	<b>1,459,111.18</b>	<b>980,726.70</b>	<b>478,384.48</b>

The total value of the key employees' account balances is 67.2% 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.