

DC & CB SAMPLE PLAN

For DC & CB COMBO REPORT

Combined Plan Valuation

For the Plan Year Ending December 31, 2024

Prepared By

Actuarial Systems Corporation

DC & CB SAMPLE PLAN
For DC & CB COMBO REPORT
Plan Specifications
For Plan Year Ending December 31, 2024

		<u>DC Plan</u>	<u>DB Plan</u>		
Primary Eligibility	Age:	21	0		
	Service:	1 year	1 year		
	Exclusions:	UNION AND NON-RESIDENT ALIENS	None		
	Entry Date(s): Source(s):	Jan 1 and Jul 1 Employee Deferral, Employer Discretionary, Safe Harbor Non-Elective	Jan 1 and Jul 1		
Normal Retirement	Age:	62	62		
	Participation:	5	5		
Contributions	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			
Safe Harbor Non-Elective Contribution		3% of compensation			
415 Maximum Benefit		\$69,000	Lesser of \$22,916.66 and 100% of the highest 3-year average salary, subject to service requirements.		
Compensation		Total compensation	Current compensation		
Vesting		<u>Plan Years</u>	<u>Vested Percent</u>	<u>Plan Years</u>	<u>Vested Percent</u>
		1	0	1	0
		2	20	2	0
		3	40	3	100
		4	60		
		5	80		
		6	100		

DC & CB SAMPLE PLAN
For DC & CB COMBO REPORT
Employee Census
For Plan Year Ending December 31, 2024

<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	291,085.12	A	01/01/2022	1	291,085.12
Subtotal (1 Participant):										291,085.12				291,085.12
Employee_3		Y	Y	01/18/1996	09/12/2014	2080	A	07/01/2014	3	50,518.26	A	01/01/2022	3	50,518.26
Employee_5		Y	Y	07/19/1994	07/12/2012	2080	A	07/01/2014	5	63,641.07	A	01/01/2022	5	63,641.07
Employee_4		Y	Y	05/28/1991	08/06/2009	2080	A	01/01/2014	4	67,457.02	A	01/01/2022	4	67,457.02
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	16,396.23	A	01/01/2022	3	16,396.23
Employee_20		N	N	05/03/1974	08/13/2007	2080	A	01/01/2014	2	87,028.12	A	01/01/2022	3	87,028.12
Employee_14		N	N	07/25/1972	04/13/2007	2080	A	01/01/2014	2	35,507.54	A	01/01/2022	3	35,507.54
Employee_12		N	N	12/05/1947	06/05/2014	2080	A	11/26/2015	2	18,278.04	A	01/01/2022	3	18,278.04
Employee_29		N	N	05/31/1991	02/17/2016	2080	A	07/01/2017	2	38,206.79	A	01/01/2022	3	38,206.79
Employee_2		N	N	10/05/1980	06/07/2012	2080	A	01/01/2014	2	80,231.94	A	01/01/2022	2	80,231.94
Employee_19		N	N	05/26/1991	05/09/2013	2080	A	07/01/2014	2	60,514.86	A	01/01/2013	3	60,514.86
Employee_25		N	N	09/07/1969	05/28/2015	2080	A	07/01/2016	2	43,605.30	A	01/01/2022	3	43,605.30
Employee_8		N	N	05/16/1969	05/09/2013	2080	A	07/01/2014	2	77,171.41	A	01/01/2022	3	77,171.41
Employee_24		N	N	02/19/1995	10/01/2015	2080	A	01/01/2017	2	38,411.14	A	01/01/2022	3	38,411.14
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
Subtotal (20 Participants):										676,967.72				676,967.72
Total (21 Participants):										968,052.84				968,052.84

DC & CB SAMPLE PLAN
For DC & CB COMBO REPORT
DC Plan Contributions
For Plan Year Ending December 31, 2024

<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	291,085.12	36,000.00	0.00	23,000.00	0.00	59,000.00	20.27
Subtotal				291,085.12	36,000.00	0.00	23,000.00	0.00	59,000.00	
Employee_3		Y	Y	50,518.26	2,707.00	0.00	1,010.37	0.00	3,717.37	7.36
Employee_5		Y	Y	63,641.07	3,362.00	0.00	1,272.82	0.00	4,634.82	7.28
Employee_4		Y	Y	67,457.02	3,448.00	0.00	1,349.14	0.00	4,797.14	7.11
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	16,396.23	1,111.66	491.89	327.92	0.00	1,931.47	11.78
Employee_20		N	N	87,028.12	5,900.51	2,610.84	1,740.56	0.00	10,251.91	11.78
Employee_14		N	N	35,507.54	2,407.41	1,065.23	710.15	0.00	4,182.79	11.78
Employee_12		N	N	18,278.04	1,239.25	548.34	365.56	0.00	2,153.15	11.78
Employee_29		N	N	38,206.79	2,590.42	1,146.20	764.14	0.00	4,500.76	11.78
Employee_2		N	N	80,231.94	5,439.73	2,406.96	1,604.64	0.00	9,451.33	11.78
Employee_19		N	N	60,514.86	4,102.91	1,815.45	1,210.30	0.00	7,128.66	11.78
Employee_25		N	N	43,605.30	2,956.44	1,308.16	872.11	0.00	5,136.71	11.78
Employee_8		N	N	77,171.41	5,232.22	2,315.14	1,543.43	0.00	9,090.79	11.78
Employee_24		N	N	38,411.14	2,604.28	1,152.33	768.22	0.00	4,524.83	11.78
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
Subtotal				676,967.72	43,101.83	14,860.54	13,539.36	0.00	71,501.73	
Total				968,052.84	79,101.83	14,860.54	36,539.36	0.00	130,501.73	

DC & CB SAMPLE PLAN
For DC & CB COMBO REPORT
Employee Contributions and Costs Summary
For Plan Year Ending December 31, 2024

<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	291,085.12	59,000.00	20.27	113,430.00	38.97	172,430.00	59.24	63.74	116,434.05	
Subtotal				291,085.12	59,000.00		113,430.00		172,430.00		63.74	116,434.05	88.37
Employee_3		Y	Y	50,518.26	3,717.37	7.36	1,925.00	3.81	5,642.37	11.17	2.09	1,515.55	
Employee_5		Y	Y	63,641.07	4,634.82	7.28	611.00	0.96	5,245.82	8.24	1.94	0.00	
Employee_4		Y	Y	67,457.02	4,797.14	7.11	1,929.00	2.86	6,726.14	9.97	2.49	1,349.14	
Employee_10		N	N	0.00	0.00	0.00	422.00	0.00	422.00	0.00	0.16	0.00	
Employee_11		N	N	0.00	0.00	0.00	867.00	0.00	867.00	0.00	0.32	0.00	
Employee_27		N	N	16,396.23	1,931.47	11.78	625.00	3.81	2,556.47	15.59	0.95	491.89	
Employee_20		N	N	87,028.12	10,251.91	11.78	3,316.00	3.81	13,567.91	15.59	5.02	2,610.84	
Employee_14		N	N	35,507.54	4,182.79	11.78	1,353.00	3.81	5,535.79	15.59	2.05	1,065.23	
Employee_12		N	N	18,278.04	2,153.15	11.78	696.00	3.81	2,849.15	15.59	1.05	548.34	
Employee_29		N	N	38,206.79	4,500.76	11.78	1,456.00	3.81	5,956.76	15.59	2.20	1,146.20	
Employee_2		N	N	80,231.94	9,451.33	11.78	770.00	0.96	10,221.33	12.74	3.78	0.00	
Employee_19		N	N	60,514.86	7,128.66	11.78	6,536.00	10.80	13,664.66	22.58	5.05	1,815.45	
Employee_25		N	N	43,605.30	5,136.71	11.78	1,661.00	3.81	6,797.71	15.59	2.51	1,308.16	
Employee_8		N	N	77,171.41	9,090.79	11.78	2,940.00	3.81	12,030.79	15.59	4.45	2,315.14	
Employee_24		N	N	38,411.14	4,524.83	11.78	1,463.00	3.81	5,987.83	15.59	2.21	1,152.33	
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	
Subtotal				676,967.72	71,501.73		26,570.00		98,071.73		36.26	15,318.27	11.63
Total				968,052.84	130,501.73		140,000.00		270,501.73		100.00	131,752.32	100.00

DC & CB SAMPLE PLAN
For DC & CB COMBO REPORT
Employee Retirement Benefits
For Plan Year Ending December 31, 2024

<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	59	65	Y	291,085.12	59,000.00	1,362,322.58	9,774.44	3,942.72	3,820.80	17,537.96	72.30
Subtotal					291,085.12	59,000.00		9,774.44	3,942.72	3,820.80	17,537.96	
Employee_3		29	65	Y	50,518.26	3,717.37	919,528.57	6,597.47	716.12	2,025.00	9,338.59	221.83
Employee_5		30	65	Y	63,641.07	4,634.82	1,056,710.47	7,581.72	28.28	2,370.40	9,980.40	188.19
Employee_4		34	65	Y	67,457.02	4,797.14	858,352.73	6,158.54	495.20	2,451.40	9,105.14	161.97
Employee_10		37	65	N	0.00	0.00	181,287.69	1,300.71	14.87	1,748.30	3,063.88	0.00
Employee_11		42	65	N	0.00	0.00	304,323.35	2,183.47	25.08	2,803.00	5,011.55	0.00
Employee_27		58	65	N	16,396.23	1,931.47	25,324.05	181.70	22.63	884.60	1,088.93	79.70
Employee_20		51	65	N	87,028.12	10,251.91	415,063.07	2,978.01	286.15	2,584.90	5,849.06	80.65
Employee_14		52	65	N	35,507.54	4,182.79	180,430.39	1,294.56	105.90	1,444.40	2,844.86	96.14
Employee_12		77	77	N	18,278.04	2,153.15	17,819.34	182.46	29.41	914.40	1,126.27	73.94
Employee_29		34	65	N	38,206.79	4,500.76	556,950.89	3,996.03	413.45	1,683.80	6,093.28	191.38
Employee_2		44	65	N	80,231.94	9,451.33	719,703.84	5,163.76	20.59	2,623.50	7,807.85	116.78
Employee_19		34	65	N	60,514.86	7,128.66	1,139,391.00	8,174.94	659.23	2,180.30	11,014.47	218.42
Employee_25		55	65	N	43,605.30	5,136.71	155,817.43	1,117.96	93.06	1,568.90	2,779.92	76.50
Employee_8		56	65	N	77,171.41	9,090.79	258,616.95	1,855.53	144.52	2,222.70	4,222.75	65.66
Employee_24		30	65	N	38,411.14	4,524.83	809,477.10	5,807.87	516.67	1,700.70	8,025.24	250.72
Employee_18		52	65	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employee_17		31	65	N	0.00	0.00	32,195.65	231.00	0.00	0.10	231.10	0.00
Employee_16		54	65	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employee_13		41	65	N	0.00	0.00	0.00	0.00	0.00	0.10	0.10	0.00
Employee_9		54	65	N	0.00	0.00	0.00	0.00	0.00	0.10	0.10	0.00
Subtotal					676,967.72	71,501.73		54,805.73	3,571.16	29,206.60	87,583.49	
Total					968,052.84	130,501.73		64,580.17	7,513.88	33,027.40	105,121.45	

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 RP24C 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: 1/1/2024 to 12/31/2024
DB Plan Year: 1/1/2024 to 12/31/2024
DB Valuation Date: 12/31/2024
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:	968,053
(b)	6% of (a):	58,083
(c)	25% of (a):	242,013
(d)	DC Plan Employer Contributions:	93,962
(e)	DC Employer Contributions / DC Compensation ((d) / (a)):	9.71%
(f)	Compensation of DC/DB plan beneficiaries:	968,053
(g)	25% of (f):	242,013
(h)	DB Minimum Contribution on Val Date:	130,356
(i)	DB Maximum Contribution on Val Date (404(o)):	207,955
(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)):	207,955
(n)	25% of (a):	242,013
(o)	Total Deduction Available ((m) + (n)):	449,968
(p)	Total Contribution ((d) + (j)):	233,962
(q)	Excess Contribution:	0

DC & CB SAMPLE PLAN
For DC & CB COMBO REPORT
Percentage to Owner Employees
For Plan Year Ending December 31, 2024

	<u>DC Plan Contribution</u>	<u>DB Plan Contribution</u>	<u>Total Contribution</u>	<u>Percent of Total</u>	<u>Employer Contribution</u>
Owner Employees	59,000.00	113,430.00	172,430.00	63.74%	149,430.00
Other Employees	71,501.73	26,570.00	98,071.73	36.26%	84,532.37
Total	130,501.73	140,000.00	270,501.73	100.00%	233,962.37

Tax Savings Summary

Tax Bracket

40%

Employer Contribution	233,962.37
Estimated Tax Savings	93,584.95
Net Cost after Estimated Tax Savings	140,377.42
Contribution for Owners	149,430.00
Owner Contribution as a Percentage of Net Cost	106.45%
Net Plan Cost (after Owner Contribution & Tax Savings)	-9,052.58

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, 2024

Primary plan:	D28:0011
Current date (time):	02/20/2025 (08:14:55)
Run for multiple plans?	N
Run Meaningful Benefit Test?	Y
Meaningful Benefit Percentage:	0.50%
Meaningful Benefit Test methods:	Annual Accrual (Curr Comp)
Calculate current compensation:	Y
Include excluded compensation:	N
Exclude pre-entry compensation:	N
Mortality table for normalization:	RP24C 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 FOR DC & DB COMBO PLAN REPORT

401(a)(26) Minimum Participation Test
Classification Support Page
Annual Accrual (Curr Comp) Rates
For the Plan Year Ending December 31, 2024

<u>SSN</u>	<u>Employee Name</u>	<u>Excluded from Count</u>		<u>Excludable Because</u>				<u>Non-Excludable EEs</u>	
		<u>Term<BOY</u>	<u>Hire>EOY</u>	<u>Age/Svc</u>	<u>Union</u>	<u>Alien</u>	<u>Hours</u>	<u>Benefit</u>	<u>Don't Benefit</u>
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-0015	Employee_16	X	-	-	-	-	-	-	-
Totals		10	0	0	0	0	0	12	2

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

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, 2024

<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	59	62	24,257.09	1,733.72	896.33	1.00000	3.45	X	-
xxx-xx-0002	Employee_3	29	62	4,209.86	182.15	135.04	1.00000	1.12	X	-
xxx-xx-0022	Employee_24	30	62	3,200.93	92.07	57.96	1.00000	1.07	X	-
xxx-xx-0027	Employee_29	34	62	3,183.90	75.34	47.43	1.00000	0.88	X	-
xxx-xx-0019	Employee_19	34	59	5,042.91	275.31	239.33	1.00000	0.71	X	-
xxx-xx-0003	Employee_4	34	62	5,621.42	99.85	66.99	1.00000	0.58	X	-
xxx-xx-0011	Employee_12	77	79	1,523.17	17.65	11.11	1.00000	0.43	-	X
xxx-xx-0020	Employee_20	51	62	7,252.34	74.88	47.13	1.00000	0.38	-	X
xxx-xx-0013	Employee_14	52	62	2,958.96	29.10	18.32	1.00000	0.36	-	X
xxx-xx-0023	Employee_25	55	62	3,633.78	30.87	19.43	1.00000	0.31	-	X
xxx-xx-0007	Employee_8	56	62	6,430.95	52.02	32.75	1.00000	0.30	-	X
xxx-xx-0025	Employee_27	58	62	1,366.35	10.03	6.31	1.00000	0.27	-	X
xxx-xx-0009	Employee_10	37	62	0.00	18.89	18.89	1.00000	0.00	-	-
xxx-xx-0010	Employee_11	42	62	0.00	30.37	30.37	1.00000	0.00	-	-
xxx-xx-0004	Employee_5	30	62	5,303.42	38.41	38.41	1.00000	0.00	-	X
xxx-xx-0021	Employee_21	36	62	0.00	4.79	4.79	1.00000	0.00	-	-
xxx-xx-0024	Employee_26	31	62	0.00	17.23	17.23	1.00000	0.00	-	-
xxx-xx-0026	Employee_28	52	62	0.00	3.20	3.20	1.00000	0.00	-	-
xxx-xx-0001	Employee_2	44	62	6,686.00	24.46	24.46	1.00000	0.00	-	X
xxx-xx-0021	Employee_22	59	62	0.00	0.00	0.00	1.00000	0.00	-	-
xxx-xx-0014	Employee_15	42	62	0.00	0.00	0.00	1.00000	0.00	-	-
xxx-xx-0017	Employee_18	52	62	0.00	0.00	0.00	1.00000	0.00	-	-
xxx-xx-0006	Employee_7	76	78	0.00	0.00	0.00	1.00000	0.00	-	-
xxx-xx-0015	Employee_16	54	62	0.00	0.00	0.00	1.00000	0.00	-	-

Totals

6

8

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

401(a)(26) Minimum Participation Test
Annual Accrual (Curr Comp) Rates
For the Plan Year Ending December 31, 2024

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, 2024

Primary plan: D28:0010
Current date (time): 02/11/2025 (14:39:40)

Includes data aggregated from other plans sponsored by same Employer
Included plans: D28:0011 (EEs 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, 2024

<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, 2024

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, 2024

Primary plan:	D28:0010
Current date (time):	02/11/2025 (14:41:48)
Run for multiple plans? Disk D28 Case 0011	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, 2024

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 FOR DC & DB COMBO PLAN REPORT

Allocation Rates - Minimum Allocation Gateway
For the Plan Year ending December 31, 2024

<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>7.5% Threshold Rate</u>	<u>1/3 Threshold Rate</u>	<u>7.5% Threshold Rate</u>	<u>1/3 Threshold Rate</u>
xxx-xx-0005	Employee_6	Y	35.30%	35.30%	35.30%	35.30%
xxx-xx-0025	Employee_27	N	11.45%	11.45%	11.06%	11.06%
xxx-xx-0019	Employee_19	N	10.61%	10.61%	11.06%	11.06%
xxx-xx-0022	Employee_24	N	10.44%	10.44%	11.06%	11.06%
xxx-xx-0002	Employee_3	Y	6.00%	6.00%	6.00%	6.00%
xxx-xx-0004	Employee_5	Y	5.28%	5.28%	5.28%	5.28%
xxx-xx-0003	Employee_4	Y	5.62%	5.62%	5.62%	5.62%
xxx-xx-0020	Employee_20	N	11.10%	11.10%	11.06%	11.06%
xxx-xx-0013	Employee_14	N	11.15%	11.15%	11.06%	11.06%
xxx-xx-0011	Employee_12	N	11.66%	11.66%	11.06%	11.06%
xxx-xx-0027	Employee_29	N	10.54%	10.54%	11.06%	11.06%
xxx-xx-0001	Employee_2	N	9.78%	9.78%	9.78%	9.78%
xxx-xx-0023	Employee_25	N	11.29%	11.29%	11.06%	11.06%
xxx-xx-0007	Employee_8	N	11.34%	11.34%	11.06%	11.06%
Highest HCE Rate			35.30%	35.30%	35.30%	35.30%
Minimum NHCE Rate Needed to Pass			7.50%	11.77%	7.50%	11.77%
Lowest NHCE Rate			9.78%	9.78%	9.78%	9.78%
Minimum Allocation Gateway Test:			Pass	Fail	Pass	Fail

DC & DB SAMPLE PLAN FOR DC & DB COMBO PLAN REPORT Component 1

ABT Rate: Annual Accrual using Current Compensation
ABPT Rate: Annual Accrual using Current Compensation
For the Plan Year ending December 31, 2024

<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	7.25%	8.87%	7.81%	9.43%
xxx-xx-0025	Employee_27	N	2.55%	2.99%	2.61%	3.05%
xxx-xx-0019	Employee_19	N	16.74%	19.90%	18.38%	21.54%
xxx-xx-0022	Employee_24	N	22.84%	27.21%	25.46%	29.83%
Total HCEs			1	4	1	4
100% HCE Average			7.25%	13.95%*	7.81%	15.11%*
70% HCE Average			5.07%	9.76%*	5.47%	10.57%*
Total NHCEs			3	10	3	10
100% NHCE Average			14.04%	9.78%*	15.48%	10.45%*
Average Benefit Percentage Test:				Pass	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 FOR DC & DB COMBO PLAN REPORT

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>
7.25%	7.81%	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 FOR DC & DB COMBO PLAN REPORT Component 2

ABT Rate: Allocation using Current Compensation
ABPT Rate: Annual Accrual using Current Compensation
For the Plan Year ending December 31, 2024

<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	6.00%	18.98%	7.22%	21.87%
xxx-xx-0004	Employee_5	Y	5.28%	15.92%	5.28%	15.92%
xxx-xx-0003	Employee_4	Y	5.62%	12.02%	6.36%	13.20%
xxx-xx-0020	Employee_20	N	11.10%	5.16%	11.69%	5.39%
xxx-xx-0013	Employee_14	N	11.15%	4.78%	11.69%	4.98%
xxx-xx-0011	Employee_12	N	11.66%	2.46%	11.80%	2.48%
xxx-xx-0027	Employee_29	N	10.54%	19.78%	11.65%	21.54%
xxx-xx-0001	Employee_2	N	9.78%	8.22%	9.78%	8.22%
xxx-xx-0023	Employee_25	N	11.29%	3.78%	11.70%	3.89%
xxx-xx-0007	Employee_8	N	11.34%	3.50%	11.70%	3.59%
Total HCEs			3	4	3	4
100% HCE Average			5.63%	13.95%*	6.29%	15.11%*
70% HCE Average			3.94%	9.76%*	4.40%	10.57%*
Total NHCEs			7	10	7	10
100% NHCE Average			10.98%	9.78%*	11.43%	10.45%*
Average Benefit Percentage Test:				Pass	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 FOR DC & DB COMBO PLAN REPORT

General Test - Allocation Rates Component 2 Annual Allocation (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>
5.28%	5.28%	3	7	75.00%	70.00%	93.33%	N/A	N/A
5.62%	6.36%	2	7	50.00%	70.00%	140.00%	N/A	N/A
6.00%	7.22%	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:

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

FOR DC & DB COMBO PLAN REPORT

Components Support Page

ABPT Rate: Annual Accrual using Current Compensation
For the Plan Year ending December 31, 2024

<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	8.87%	9.43%
xxx-xx-0002	Employee_3	Y	0	2	18.98%	21.87%
xxx-xx-0004	Employee_5	Y	0	2	15.92%	15.92%
xxx-xx-0003	Employee_4	Y	0	2	12.02%	13.20%
xxx-xx-0025	Employee_27	N	0	1	2.99%	3.05%
xxx-xx-0019	Employee_19	N	0	1	19.90%	21.54%
xxx-xx-0022	Employee_24	N	0	1	27.21%	29.83%
xxx-xx-0020	Employee_20	N	0	2	5.16%	5.39%
xxx-xx-0013	Employee_14	N	0	2	4.78%	4.98%
xxx-xx-0011	Employee_12	N	0	2	2.46%	2.48%
xxx-xx-0027	Employee_29	N	0	2	19.78%	21.54%
xxx-xx-0001	Employee_2	N	0	2	8.22%	8.22%
xxx-xx-0023	Employee_25	N	0	2	3.78%	3.89%
xxx-xx-0007	Employee_8	N	0	2	3.50%	3.59%
Total HCEs					4	4
100% HCE Average					13.95%	15.11%
70% HCE Average					9.76%	10.57%
Total NHCEs					10	10
100% NHCE Average					9.78%	10.45%
Average Benefit Percentage Test:					Pass	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 FOR DC & DB COMBO PLAN REPORT

Gateway Allocation Rates Plan Year Ending December 31, 2024

Name	Att Age	Ret Age	Defined Contribution				Defined Benefit							
			Current Alloc	5% Threshold Comp	1/3 Threshold Comp	5% Threshold Rate	1/3 Threshold Rate	Current Accrual	APR	PV Factor	5% Threshold Comp	1/3 Threshold Comp	5% Threshold Rate	1/3 Threshold Rate
Employee_6	59	62	36,000.00	291,085.12	291,085.12	12.37	12.37	837.39	101.829	1.27729	291,085.12	291,085.12	22.93	22.93
Employee_27	58	62	1,603.55	16,396.23	16,396.23	9.78	9.78	3.72	101.829	1.38586	16,396.23	16,396.23	1.67	1.67
Employee_19	34	59	5,918.36	60,514.86	60,514.86	9.78	9.78	35.98	107.834	7.68676	60,514.86	60,514.86	0.83	0.83
Employee_24	30	62	3,756.61	38,411.14	38,411.14	9.78	9.78	34.11	101.829	13.60666	38,411.14	38,411.14	0.66	0.66
Employee_3	29	62	2,707.00	50,518.26	50,518.26	5.36	5.36	47.11	101.829	14.76323	50,518.26	50,518.26	0.64	0.64
Employee_5	30	N/A	3,362.00	63,641.07	63,641.07	5.28	5.28	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee_4	34	62	3,448.00	67,457.02	67,457.02	5.11	5.11	32.86	101.829	9.81822	67,457.02	67,457.02	0.51	0.51
Employee_20	51	62	8,511.35	87,028.12	87,028.12	9.78	9.78	27.75	101.829	2.45317	87,028.12	87,028.12	1.32	1.32
Employee_14	52	62	3,472.64	35,507.54	35,507.54	9.78	9.78	10.78	101.829	2.26098	35,507.54	35,507.54	1.37	1.37
Employee_12	77	79	1,787.59	18,278.04	18,278.04	9.78	9.78	6.54	61.939	1.17723	18,278.04	18,278.04	1.88	1.88
Employee_29	34	62	3,736.62	38,206.79	38,206.79	9.78	9.78	27.91	101.829	9.81822	38,206.79	38,206.79	0.76	0.76
Employee_2	44	N/A	7,846.69	80,231.94	80,231.94	9.78	9.78	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee_25	55	62	4,264.60	43,605.30	43,605.30	9.78	9.78	11.44	101.829	1.77014	43,605.30	43,605.30	1.51	1.51
Employee_8	56	62	7,547.36	77,171.41	77,171.41	9.78	9.78	19.27	101.829	1.63147	77,171.41	77,171.41	1.56	1.56

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

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, 2024

<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	59	65	24,257.09	36,000.00	95.382	1.63147	837.39	1.36362	1.11927	7.25	7.81
Employee_27	58	65	1,366.35	1,603.55	95.382	1.77014	3.72	1.36362	1.15514	2.55	2.61
Employee_19	34	65	5,042.91	5,918.36	95.382	12.54070	35.98	1.84443	2.24612	16.74	18.38
Employee_24	30	65	3,200.93	3,756.61	95.382	17.37964	34.11	1.36362	2.80643	22.84	25.46
Employee_3	29	65	4,209.86	2,707.00	95.382	18.85691	47.11	1.36362	2.89666	6.00	7.22
Employee_5	30	65	5,303.42	3,362.00	95.382	17.37964	0.00	1.36362	2.80643	5.28	5.28
Employee_4	34	65	5,621.42	3,448.00	95.382	12.54070	32.86	1.36362	2.47237	5.62	6.36
Employee_20	51	65	7,252.34	8,511.35	95.382	3.13340	27.75	1.36362	1.44062	11.10	11.69
Employee_14	52	65	2,958.96	3,472.64	95.382	2.88793	10.78	1.36362	1.39575	11.15	11.69
Employee_12	77	77	1,523.17	1,787.59	66.847	1.00000	6.54	0.78708	1.07069	11.66	11.80
Employee_29	34	65	3,183.90	3,736.62	95.382	12.54070	27.91	1.36362	2.47237	10.54	11.65
Employee_2	44	65	6,686.00	7,846.69	95.382	5.54657	0.00	1.36362	1.79930	9.78	9.78
Employee_25	55	65	3,633.78	4,264.60	95.382	2.26098	11.44	1.36362	1.26978	11.29	11.70
Employee_8	56	65	6,430.95	7,547.36	95.382	2.08386	19.27	1.36362	1.23040	11.34	11.70

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

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, 2024

<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	59	65	24,257.09	59,000.00	95.382	1.63147	837.39	1.36362	1.11927	8.87	9.43
Employee_27	58	65	1,366.35	1,931.47	95.382	1.77014	3.72	1.36362	1.15514	2.99	3.05
Employee_19	34	65	5,042.91	7,128.66	95.382	12.54070	35.98	1.84443	2.24612	19.90	21.54
Employee_24	30	65	3,200.93	4,524.83	95.382	17.37964	34.11	1.36362	2.80643	27.21	29.83
Employee_3	29	65	4,209.86	3,717.37	95.382	18.85691	47.11	1.36362	2.89666	18.98	21.87
Employee_5	30	65	5,303.42	4,634.82	95.382	17.37964	0.00	1.36362	2.80643	15.92	15.92
Employee_4	34	65	5,621.42	4,797.14	95.382	12.54070	32.86	1.36362	2.47237	12.02	13.20
Employee_20	51	65	7,252.34	10,251.91	95.382	3.13340	27.75	1.36362	1.44062	5.16	5.39
Employee_14	52	65	2,958.96	4,182.79	95.382	2.88793	10.78	1.36362	1.39575	4.78	4.98
Employee_12	77	77	1,523.17	2,153.15	66.847	1.00000	6.54	0.78708	1.07069	2.46	2.48
Employee_29	34	65	3,183.90	4,500.76	95.382	12.54070	27.91	1.36362	2.47237	19.78	21.54
Employee_2	44	65	6,686.00	9,451.33	95.382	5.54657	0.00	1.36362	1.79930	8.22	8.22
Employee_25	55	65	3,633.78	5,136.71	95.382	2.26098	11.44	1.36362	1.26978	3.78	3.89
Employee_8	56	65	6,430.95	9,090.79	95.382	2.08386	19.27	1.36362	1.23040	3.50	3.59

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

Gateway Allocation Rates Plan Year Ending December 31, 2024

Name	Att Age	Ret Age	Defined Contribution				Defined Benefit							
			Current Alloc	5% Threshold Comp	1/3 Threshold Comp	5% Threshold Rate	1/3 Threshold Rate	Current Accrual	APR	PV Factor	5% Threshold Comp	1/3 Threshold Comp	5% Threshold Rate	1/3 Threshold Rate
Employee_6	59	62	36,000.00	291,085.12	291,085.12	12.37	12.37	837.39	101.829	1.27729	291,085.12	291,085.12	22.93	22.93
Employee_27	58	62	1,603.55	16,396.23	16,396.23	9.78	9.78	3.72	101.829	1.38586	16,396.23	16,396.23	1.67	1.67
Employee_19	34	59	5,918.36	60,514.86	60,514.86	9.78	9.78	35.98	107.834	7.68676	60,514.86	60,514.86	0.83	0.83
Employee_24	30	62	3,756.61	38,411.14	38,411.14	9.78	9.78	34.11	101.829	13.60666	38,411.14	38,411.14	0.66	0.66
Employee_3	29	62	2,707.00	50,518.26	50,518.26	5.36	5.36	47.11	101.829	14.76323	50,518.26	50,518.26	0.64	0.64
Employee_5	30	N/A	3,362.00	63,641.07	63,641.07	5.28	5.28	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee_4	34	62	3,448.00	67,457.02	67,457.02	5.11	5.11	32.86	101.829	9.81822	67,457.02	67,457.02	0.51	0.51
Employee_20	51	62	8,511.35	87,028.12	87,028.12	9.78	9.78	27.75	101.829	2.45317	87,028.12	87,028.12	1.32	1.32
Employee_14	52	62	3,472.64	35,507.54	35,507.54	9.78	9.78	10.78	101.829	2.26098	35,507.54	35,507.54	1.37	1.37
Employee_12	77	79	1,787.59	18,278.04	18,278.04	9.78	9.78	6.54	61.939	1.17723	18,278.04	18,278.04	1.88	1.88
Employee_29	34	62	3,736.62	38,206.79	38,206.79	9.78	9.78	27.91	101.829	9.81822	38,206.79	38,206.79	0.76	0.76
Employee_2	44	N/A	7,846.69	80,231.94	80,231.94	9.78	9.78	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee_25	55	62	4,264.60	43,605.30	43,605.30	9.78	9.78	11.44	101.829	1.77014	43,605.30	43,605.30	1.51	1.51
Employee_8	56	62	7,547.36	77,171.41	77,171.41	9.78	9.78	19.27	101.829	1.63147	77,171.41	77,171.41	1.56	1.56

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

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, 2024

<u>Name</u>	<u>Att Age</u>	<u>Ret Age</u>	<u>Current Salary</u>	<u>Total Contrib</u>	<u>Current Accrual</u>	<u>Annuity Rate</u>	<u>Present Value Factor</u>	<u>Most Val Form Factor</u>	<u>Normal Alloc Rate</u>	<u>Most Val Alloc Rate</u>
Employee_6	59	62	291,085.12	36,000.00	1,733.72	101.829	1.27729	1.11927	7.25	7.81
Employee_27	58	62	16,396.23	1,603.55	10.03	101.829	1.38586	1.15514	2.55	2.61
Employee_19	34	59	60,514.86	5,918.36	275.31	107.834	7.68676	2.24612	16.74	18.38
Employee_24	30	62	38,411.14	3,756.61	92.07	101.829	13.60666	2.80643	22.84	25.46
Employee_3	29	62	50,518.26	2,707.00	182.15	101.829	14.76323	2.89666	6.00	7.22
Employee_5	30	62	63,641.07	3,362.00	38.41	101.829	13.60666	2.80643	5.28	5.28
Employee_4	34	62	67,457.02	3,448.00	99.85	101.829	9.81822	2.47237	5.62	6.36
Employee_20	51	62	87,028.12	8,511.35	74.88	101.829	2.45317	1.44062	11.10	11.69
Employee_14	52	62	35,507.54	3,472.64	29.10	101.829	2.26098	1.39575	11.15	11.69
Employee_12	77	79	18,278.04	1,787.59	17.65	61.939	1.17723	1.07069	11.66	11.80
Employee_29	34	62	38,206.79	3,736.62	75.34	101.829	9.81822	2.47237	10.54	11.65
Employee_2	44	62	80,231.94	7,846.69	24.46	101.829	4.34245	1.79930	9.78	9.78
Employee_25	55	62	43,605.30	4,264.60	30.87	101.829	1.77014	1.26978	11.29	11.70
Employee_8	56	62	77,171.41	7,547.36	52.02	101.829	1.63147	1.23040	11.34	11.70

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

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, 2024

Name	Att Age	Ret Age	Current Salary	Total Contrib	APR	Accum Factor	Current Accrual	Normal Form Factor	Most Val Form Factor	Normal Accrual Rate	Most Val Accrual Rate
Employee_6	59	65	24,257.09	59,000.00	95.382	1.63147	837.39	1.36362	1.11927	8.87	9.43
Employee_27	58	65	1,366.35	1,931.47	95.382	1.77014	3.72	1.36362	1.15514	2.99	3.05
Employee_19	34	65	5,042.91	7,128.66	95.382	12.54070	35.98	1.84443	2.24612	19.90	21.54
Employee_24	30	65	3,200.93	4,524.83	95.382	17.37964	34.11	1.36362	2.80643	27.21	29.83
Employee_3	29	65	4,209.86	3,717.37	95.382	18.85691	47.11	1.36362	2.89666	18.98	21.87
Employee_5	30	65	5,303.42	4,634.82	95.382	17.37964	0.00	1.36362	2.80643	15.92	15.92
Employee_4	34	65	5,621.42	4,797.14	95.382	12.54070	32.86	1.36362	2.47237	12.02	13.20
Employee_20	51	65	7,252.34	10,251.91	95.382	3.13340	27.75	1.36362	1.44062	5.16	5.39
Employee_14	52	65	2,958.96	4,182.79	95.382	2.88793	10.78	1.36362	1.39575	4.78	4.98
Employee_12	77	77	1,523.17	2,153.15	66.847	1.00000	6.54	0.78708	1.07069	2.46	2.48
Employee_29	34	65	3,183.90	4,500.76	95.382	12.54070	27.91	1.36362	2.47237	19.78	21.54
Employee_2	44	65	6,686.00	9,451.33	95.382	5.54657	0.00	1.36362	1.79930	8.22	8.22
Employee_25	55	65	3,633.78	5,136.71	95.382	2.26098	11.44	1.36362	1.26978	3.78	3.89
Employee_8	56	65	6,430.95	9,090.79	95.382	2.08386	19.27	1.36362	1.23040	3.50	3.59

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

Top Heavy Illustration
Determination Date: December 31, 2024

<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	58,512.21	58,512.21	
Employee_6	xxx-xx-0005	670,261.78	670,261.78	
Employee_5	xxx-xx-0004	70,287.00	70,287.00	
Employee_4	xxx-xx-0003	74,169.01	74,169.01	
Employee_27	xxx-xx-0025	6,059.74		6,059.74
Employee_20	xxx-xx-0020	88,291.56		88,291.56
Employee_14	xxx-xx-0013	47,563.94		47,563.94
Employee_12	xxx-xx-0011	17,819.34		17,819.34
Employee_29	xxx-xx-0027	28,790.52		28,790.52
Employee_2	xxx-xx-0001	100,518.79		100,518.79
Employee_19	xxx-xx-0019	87,855.02		87,855.02
Employee_25	xxx-xx-0023	49,201.04		49,201.04
Employee_8	xxx-xx-0007	91,242.28		91,242.28
Employee_24	xxx-xx-0022	39,715.25		39,715.25
Sub-total		1,430,287.48	873,230.00	557,057.48
Count			4	10

The total value of the key employees' account balances is 61.0528% 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, 2024

<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	11,010.00		11,010.00
Employee_3	xxx-xx-0002	4,794.00	4,794.00	
Employee_6	xxx-xx-0005	236,293.00	236,293.00	
Employee_5	xxx-xx-0004	963.00	963.00	
Employee_4	xxx-xx-0003	3,163.00	3,163.00	
Employee_27	xxx-xx-0025	1,289.00		1,289.00
Employee_20	xxx-xx-0020	6,398.00		6,398.00
Employee_14	xxx-xx-0013	2,635.00		2,635.00
Employee_12	xxx-xx-0011	1,488.00		1,488.00
Employee_29	xxx-xx-0027	2,387.00		2,387.00
Employee_2	xxx-xx-0001	1,389.00		1,389.00
Employee_25	xxx-xx-0023	3,331.00		3,331.00
Employee_8	xxx-xx-0007	5,951.00		5,951.00
Employee_24	xxx-xx-0022	2,309.00		2,309.00
Sub-total		283,400.00	245,213.00	38,187.00
Count			4	10

The total value of the key employees' present values is 86.5254% 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	1,430,287.48	873,230.00	557,057.48
CASH BALANCE PLAN SAMPLE PLAN FOR DC & DB COMBO PLAN REPORT	283,400.00	245,213.00	38,187.00
Grand Total	1,713,687.48	1,118,443.00	595,244.48

The total value of the key employees' account balances is 65.3% 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.