

ASC COMPLIANCE REPORTS
414(s) Nondiscrimination Compensation Test
As of December 31, 2023
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	EE1	200,000.00	0.00	200,000.00	100.00%
xxx-xx-5555	EE2	330,000.00	0.00	330,000.00	100.00%
	HCE Totals (2)	530,000.00	0.00	530,000.00	200.00%
		HCE Average of Column (E):			100.00%

Sample

ASC COMPLIANCE REPORTS
414(s) Nondiscrimination Compensation Test
As of December 31, 2023
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	EE3	210,000.00	10,000.00	200,000.00	95.24%
xxx-xx-4444	EE4	50,000.00	0.00	50,000.00	100.00%
xxx-xx-6666	EE6	10,000.00	0.00	10,000.00	100.00%
xxx-xx-7777	EE7	50,000.00	0.00	50,000.00	100.00%
xxx-xx-9999	EE8	50,000.00	0.00	50,000.00	100.00%
xxx-xx-6789	EE10	50,000.00	0.00	50,000.00	100.00%
xxx-xx-5432	EE11	50,000.00	0.00	50,000.00	100.00%
xxx-xx-4545	EE12	100,000.00	0.00	100,000.00	100.00%
Non-HCE Totals (8)		570,000.00	10,000.00	560,000.00	795.24%
Non-HCE Average of Column (E):					99.41%
Grand Totals		1,100,000.00	10,000.00	1,090,000.00	
Non-HCEs to HCEs:					99.41%

ASC COMPLIANCE REPORTS

Ineligible Contribution Report
Plan Period January 1, 2023 Through December 31, 2023

<u>SSN</u>	<u>Participant Name</u>	<u>Source</u>	<u>Ineligible Contrib</u>	<u>Earnings</u>	<u>Total Amt Distributed</u>	<u>Total Amt Forfeited</u>	<u>Eligibility</u>
xxx-xx-0101	EE9	1	1,000.00	0.00	1,000.00	0.00	Ineligible - Service
xxx-xx-0101	EE9	10	1,500.00	0.00	0.00	1,500.00	Ineligible - Service
Totals			2,500.00	0.00	1,000.00	1,500.00	

sample

ASC COMPLIANCE REPORTS

Match Formula Verification Report
Plan Period January 1, 2023 Through December 31, 2023

<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	EE1	MATCH / 1	200,000.00	30,000.00	15.00	5,000.00	10,000.00	-5,000.00	-2.50	N/A
xxx-xx-5555	EE2	MATCH / 1	330,000.00	18,500.00	5.61	4,500.00	16,500.00	-12,000.00	-3.64	N/A
xxx-xx-3333	EE3	MATCH / 1	200,000.00	23,000.00	11.50	241.05	10,000.00	-9,758.95	-4.88	N/A
xxx-xx-4444	EE4	MATCH / 1	50,000.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
xxx-xx-5555	EE5	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	EE6	MATCH / 1	10,000.00	876.75	8.77	638.38	500.00	138.38	1.38	0.00
xxx-xx-7777	EE7	MATCH / 1	50,000.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
xxx-xx-9999	EE8	MATCH / 1	50,000.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
xxx-xx-0101	EE9	MATCH / 0	50,000.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
xxx-xx-6789	EE10	MATCH / 1	50,000.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
xxx-xx-5432	EE11	MATCH / 1	50,000.00	2,553.32	5.11	1,276.00	2,500.00	-1,224.00	-2.45	N/A
xxx-xx-4545	EE12	MATCH / 1	100,000.00	18,500.00	18.50	1,500.00	5,000.00	-3,500.00	-3.50	N/A
Totals			1,190,000.00	95,611.12	N/A	14,245.96	46,681.05	-32,435.09	N/A	0.00

ASC COMPLIANCE REPORTS

Employer Contribution Formula Verification Report Plan Period January 1, 2023 Through December 31, 2023

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	EE1	10	200,000.00	6,750.00	6,000.00	750.00	0.38	0.00
xxx-xx-5555	EE2	10	330,000.00	1,500.00	9,900.00	-8,400.00	-2.55	N/A
xxx-xx-3333	EE3	10	200,000.00	1,500.00	6,000.00	-4,500.00	-2.25	N/A
xxx-xx-4444	EE4	10	50,000.00	1,500.00	1,500.00	0.00	0.00	N/A
xxx-xx-5555	EE5	10	50,000.00	1,500.00	1,500.00	0.00	0.00	N/A
xxx-xx-6666	EE6	10	10,000.00	1,500.00	300.00	1,200.00	12.00	0.00
xxx-xx-7777	EE7	10	50,000.00	1,500.00	1,500.00	0.00	0.00	N/A
xxx-xx-9999	EE8	10	50,000.00	1,500.00	1,500.00	0.00	0.00	N/A
xxx-xx-0101	EE9	10	50,000.00	0.00	0.00	0.00	0.00	N/A
xxx-xx-6789	EE10	10	50,000.00	1,500.00	1,500.00	0.00	0.00	N/A
xxx-xx-5432	EE11	10	50,000.00	1,500.00	1,500.00	0.00	0.00	N/A
xxx-xx-4545	EE12	10	100,000.00	1,500.00	3,000.00	-1,500.00	-1.50	N/A
Totals			1,190,000.00	21,750.00	34,200.00	-12,450.00	N/A	0.00

ASC COMPLIANCE REPORTS

Top-Heavy Compliance Report Valuation Date: December 31, 2023

<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>
EE1	xxx-xx-3232	Key EE			
EE2	xxx-xx-5555	Key EE			
EE3	xxx-xx-3333	210,000.00	6,300.00	7,335.83	0.00
EE4	xxx-xx-4444	Inelig			
EE5	xxx-xx-5555	50,000.00	1,500.00	0.00	1,500.00
EE6	xxx-xx-6666	10,000.00	300.00	704.45	0.00
EE7	xxx-xx-7777	50,000.00	1,500.00	11,036.81	0.00
EE8	xxx-xx-9999	50,000.00	1,500.00	0.00	1,500.00
EE9	xxx-xx-0101	Inelig			
EE10	xxx-xx-6789	50,000.00	1,500.00	1,323.35	176.65
EE11	xxx-xx-5432	50,000.00	1,500.00	1,323.35	176.65
EE12	xxx-xx-4545	100,000.00	3,000.00	2,646.67	353.33
Total Top-Heavy Deficit:			17,100.00	24,370.46	3,706.63

ASC COMPLIANCE REPORTS

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

<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	EE1	-	-	-	-	-	X	-	X
xxx-xx-5555	EE2	-	-	-	-	-	X	-	X
xxx-xx-3333	EE3	-	-	-	-	-	X	-	-
xxx-xx-4444	EE4	-	-	-	-	-	X	-	-
xxx-xx-5555	EE5	-	-	-	-	-	X	-	-
xxx-xx-6666	EE6	-	-	-	-	-	X	-	-
xxx-xx-7777	EE7	-	-	-	-	-	X	-	-
xxx-xx-9999	EE8	-	-	-	-	-	X	-	-
xxx-xx-0101	EE9	X	-	-	-	-	-	-	-
xxx-xx-6789	EE10	-	-	-	-	-	X	-	-
xxx-xx-5432	EE11	-	-	-	-	-	X	-	-
xxx-xx-4545	EE12	-	-	-	-	-	X	-	-
Totals		1	0	0	0	0	11	0	2

Sample

ASC COMPLIANCE REPORTS

410(b) Ratio Percentage Test 401(k) Deferral Version For the Plan Year Ending December 31, 2023

Total number of employees of the employer:	12
Excludable because of:	
(1) Minimum age or years of service	1
(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:	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:	9
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, 2023

<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	EE1	-	-	-	-	-	X	-	X
xxx-xx-5555	EE2	-	-	-	-	-	X	-	X
xxx-xx-3333	EE3	-	-	-	-	-	X	-	-
xxx-xx-4444	EE4	-	-	-	-	-	X	-	-
xxx-xx-5555	EE5	-	-	-	-	-	X	-	-
xxx-xx-6666	EE6	-	-	-	-	-	X	-	-
xxx-xx-7777	EE7	-	-	-	-	-	X	-	-
xxx-xx-9999	EE8	-	-	-	-	-	X	-	-
xxx-xx-0101	EE9	X	-	-	-	-	-	-	-
xxx-xx-6789	EE10	-	-	-	-	-	X	-	-
xxx-xx-5432	EE11	-	-	-	-	-	X	-	-
xxx-xx-4545	EE12	-	-	-	-	-	X	-	-
	Totals	1	0	0	0	0	11	0	2

sample

ASC COMPLIANCE REPORTS

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

Total number of employees of the employer:	12
Excludable because of:	
(1) Minimum age or years of service	1
(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:	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:	9
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, 2023

<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	EE1	-	-	-	-	-	X	-	X
xxx-xx-5555	EE2	-	-	-	-	-	X	-	X
xxx-xx-3333	EE3	-	-	-	-	-	X	-	-
xxx-xx-4444	EE4	-	-	-	-	X	-	-	-
xxx-xx-5555	EE5	-	-	-	-	-	-	X	-
xxx-xx-6666	EE6	-	-	-	-	-	X	-	-
xxx-xx-7777	EE7	-	-	-	-	-	X	-	-
xxx-xx-9999	EE8	-	-	-	-	-	-	X	-
xxx-xx-0101	EE9	X	-	-	-	-	-	-	-
xxx-xx-6789	EE10	-	-	-	-	-	X	-	-
xxx-xx-5432	EE11	-	-	-	-	-	X	-	-
xxx-xx-4545	EE12	-	-	-	-	-	X	-	-
	Totals	1	0	0	0	1	8	2	2

Sample

ASC COMPLIANCE REPORTS

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

Total number of employees of the employer:		12
Excludable because of:		
(1) Minimum age or years of service	1	
(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:		2
Total non-excludable employees:		10
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:		8
Total benefitting employees who are non-highly compensated:		6
Percentage of non-highly compensated employees who benefit:		75.00%
Ratio Percentage:		75.00%

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

ASC COMPLIANCE REPORTS

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

<u>SSN</u>	<u>Name</u>	H C E	5% Threshold Rate	1/3 Threshold Rate
xxx-xx-3232	EE1	Y	11.19%	11.19%
xxx-xx-5555	EE2	Y	10.31%	10.31%
xxx-xx-3333	EE3	N	4.64%	4.87%
xxx-xx-4444	EE4	N	N/A	N/A
xxx-xx-5555	EE5	N	12.92%	12.92%
xxx-xx-6666	EE6	N	6.59%	6.59%
xxx-xx-7777	EE7	N	14.26%	14.26%
xxx-xx-9999	EE8	N	N/A	N/A
xxx-xx-6789	EE10	N	4.35%	4.35%
xxx-xx-5432	EE11	N	4.35%	4.35%
xxx-xx-4545	EE12	N	4.35%	4.35%
	Highest HCE Rate		11.19%	11.19%
	Minimum NHCE Rate Needed to Pass		5.00%	3.73%
	Lowest NHCE Rate		4.35%	4.35%
	Minimum Allocation Gateway Test:		Fail	Pass

Sample

ASC COMPLIANCE REPORTS

Annual Accrual Rates using Current Compensation For the Plan Year ending December 31, 2023

<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	EE1	Y	Y	1.10%	4.18%
xxx-xx-5555	EE2	Y	Y	1.08%	3.10%
xxx-xx-3333	EE3	N	Y	1.12%	12.74%
xxx-xx-4444	EE4	N	Y	0.00%	1.06%
xxx-xx-5555	EE5	N	Y	1.13%	2.47%
xxx-xx-6666	EE6	N	Y	1.17%	6.63%
xxx-xx-7777	EE7	N	Y	1.17%	1.48%
xxx-xx-9999	EE8	N	Y	0.00%	2.60%
xxx-xx-6789	EE10	N	Y	1.17%	3.77%
xxx-xx-5432	EE11	N	Y	1.17%	12.54%
xxx-xx-4545	EE12	N	Y	1.17%	24.16%
Total HCEs				2	2
100% HCE Average				1.09%	3.64%
70% HCE Average				0.76%	2.55%
Total NHCEs				9	9
100% NHCE Average				0.90%	7.49%
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:				9	
Concentration Percentage:				81.00%	
Safe Harbor Ratio:				34.25%	
Midpoint Ratio:				29.25%	
Unsafe Harbor Ratio:				24.25%	

ASC COMPLIANCE REPORTS

General Test - Accrual Rates Annual Accrual (Current Comp)

<u>Normal Rate</u>	<u>Most Valuable Rate</u>	<u>HCEs</u>	<u>NHCEs</u>	<u>HCE %</u>	<u>NHCE %</u>	<u>Ratio</u>	<u>70% HCE Average Rate</u>	<u>NHCE Average Rate</u>
1.08%	1.08%	2	7	100.00%	77.78%	77.78%	N/A	N/A
1.10%	1.10%	1	7	50.00%	77.78%	155.56%	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:				9				
Concentration Percentage:				81.00%				
Safe Harbor Ratio:				34.25%				
Midpoint Ratio:				29.25%				
Unsafe Harbor Ratio:				24.25%				
Total Highly Compensated Employees				2				
Total Non-highly Compensated Employees				9				

This plan passes 401(a)(4).

Sample

ASC COMPLIANCE REPORTS

Benefits, Rights and Features Test
Support Page
For the Plan Year Ending December 31, 2023

<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<BOY</u>	<u>Hire>EOY</u>	<u>Age/Svc</u>	<u>Union</u>	<u>Alien</u>		<u>Other</u>	<u>Benefit</u>		
xxx-xx-3232	EE1	-	-	-	-	-	-	X	-	X	1
xxx-xx-6789	EE10	-	-	-	-	-	-	X	-	-	1
xxx-xx-5432	EE11	-	-	-	-	-	-	X	-	-	1
xxx-xx-4545	EE12	-	-	-	-	-	-	X	-	-	1
xxx-xx-5555	EE2	-	-	-	-	-	-	X	-	X	1
xxx-xx-3333	EE3	-	-	-	-	-	-	X	-	-	1
xxx-xx-4444	EE4	-	-	-	-	-	-	X	-	-	1
xxx-xx-5555	EE5	-	-	-	-	-	-	X	-	-	1
xxx-xx-6666	EE6	-	-	-	-	-	-	X	-	-	1
xxx-xx-7777	EE7	-	-	-	-	-	-	X	-	-	2
xxx-xx-9999	EE8	-	-	-	-	-	-	X	-	-	2
xxx-xx-0101	EE9	-	-	X	-	-	-	-	-	-	2

sample

ASC COMPLIANCE REPORTS

Benefits, Rights and Features Test For the Plan Year Ending December 31, 2023

Concentration

	<u>HCEs</u>	<u>NHCEs</u>
Total employees:	2	9
Concentration percentage:		81.00%
Safe Harbor ratio:		34.25%
Midpoint ratio:		29.25%
Unsafe Harbor ratio:		24.25%

Includable Employees

	<u>HCEs</u>	<u>NHCEs</u>
Total employees:	2	10
Total excludable employees:	0	1
Total non-excludable employees:	2	9

	<u>Ranking</u>	<u>HCEs</u>	<u>NHCEs</u>	<u>HCE</u>	<u>NHCE</u>	<u>NHCE</u>	<u>Ratio</u>	<u>Safe Harbor</u>
<u>Benefits, Rights and Features Test:</u>	<u>Order</u>	<u>HCEs</u>	<u>NHCEs</u>	<u>Pct</u>	<u>Pct</u>	<u>Ratio</u>	<u>Test</u>	<u>Percentage</u>
Houston Office	1	2	7	100.00%	77.78%	77.78%	Pass	Pass
Dallas Office	2	2	9	100.00%	100.00%	100.00%	Pass	Pass

ASC COMPLIANCE REPORTS

402(g) Deferral Limits Test
Testing Date: December 31, 2023

<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	EE1	D12:0048 DEFERRAL	30,000.00 30,000.00	7,500.00 7,500.00	0.00 0.00	0.00	0.00	0.00
xxx-xx-3333	EE3	D12:0048 DEFERRAL	23,000.00 23,000.00	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, 2023

<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:	D12:0048 DEFERRAL	53,000.00	7,500.00	500.00	0.00	0.00	0.00
	Grand Total:		53,000.00	7,500.00	500.00	0.00	0.00	0.00
	Counts:		2	1	1		0	

sample

ASC COMPLIANCE REPORTS

Pre-Tax Plan Limits Test
Plan Year End: December 31, 2023

<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	EE12	D12:0048	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, 2023

<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:	D12:0048	DEFERRAL		18,500.00			0.00	500.00	0.00	0.00	0.00
Grand Totals:			100,000.00	18,500.00		18,000.00	0.00	500.00	0.00	0.00	0.00
Counts:						1	0	1		0	

Sample

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

ASC COMPLIANCE REPORTS

Annual Additions (IRC 415) Test Plan Period 01/01/2023 Through 12/31/2023

<u>SSN</u>	<u>Participant Name</u>	<u>Compensation</u>	<u>Annual Additions</u>	<u>Total Percent Of Comp</u>
xxx-xx-3232	EE1	200,000.00	54,870.12	27.44%
xxx-xx-5555	EE2	330,000.00	69,032.12 *	20.92%
xxx-xx-3333	EE3	210,000.00	42,242.51	20.12%
xxx-xx-4444	EE4	50,000.00	1,500.00	3.00%
xxx-xx-5555	EE5	50,000.00	10,822.82	21.65%
xxx-xx-6666	EE6	10,000.00	2,036.14	20.36%
xxx-xx-7777	EE7	50,000.00	7,130.63	14.26%
xxx-xx-9999	EE8	50,000.00	1,500.00	3.00%
xxx-xx-6789	EE10	50,000.00	2,175.13	4.35%
xxx-xx-5432	EE11	50,000.00	7,228.45	14.46%
xxx-xx-4545	EE12	100,000.00	27,350.25	27.35%
Totals		1,150,000.00	225,888.17	19.64%

- 11** Participants Tested
- 10** Participants Passed IRC 415
- 0** Participants Failed Maximum Percentage Test
- 1** Participants Failed Maximum Dollar Test
- 0** Participants Failed Both Tests
- 330,000.00** Maximum Compensation Used

Sample

ASC COMPLIANCE REPORTS

Annual Additions (IRC 415) Test Plan Period 01/01/2023 Through 12/31/2023

<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	EE1	200,000.00	22,500.00	10,000.00	16,370.12	6,000.00	0.00	54,870.12	27.44%
xxx-xx-5555	EE2	330,000.00	18,500.00	16,500.00	24,132.12	9,900.00	0.00	69,032.12	20.92%
xxx-xx-3333	EE3	210,000.00	22,500.00	10,000.00	3,742.51	6,000.00	0.00	42,242.51	20.12%
xxx-xx-4444	EE4	50,000.00	0.00	0.00	0.00	1,500.00	0.00	1,500.00	3.00%
xxx-xx-5555	EE5	50,000.00	2,181.05	2,181.05	4,960.72	1,500.00	0.00	10,822.82	21.65%
xxx-xx-6666	EE6	10,000.00	876.75	500.00	359.39	300.00	0.00	2,036.14	20.36%
xxx-xx-7777	EE7	50,000.00	0.00	0.00	5,630.63	1,500.00	0.00	7,130.63	14.26%
xxx-xx-9999	EE8	50,000.00	0.00	0.00	0.00	1,500.00	0.00	1,500.00	3.00%
xxx-xx-6789	EE10	50,000.00	0.00	0.00	675.13	1,500.00	0.00	2,175.13	4.35%
xxx-xx-5432	EE11	50,000.00	2,553.32	2,500.00	675.13	1,500.00	0.00	7,228.45	14.46%
xxx-xx-4545	EE12	100,000.00	18,000.00	5,000.00	1,350.25	3,000.00	0.00	27,350.25	27.35%
	Totals	1,150,000.00	87,111.12	46,681.05	57,896.00	34,200.00	0.00	225,888.17	

ASC COMPLIANCE REPORTS

415(c) Maximum Annual Additions Test
Plan Year End: December 31, 2023

<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	EE2	D12:0048 DEFERRAL / C	69,032.12 18,500.00	3,032.12 3,032.12	0.00 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, 2023

<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:	D12:0048	DEFERRAL / C	18,500.00	3,032.12	0.00	0.00		0.00	0.00	0.00
Grand Total:			18,500.00	3,032.12	0.00	0.00		0.00	0.00	0.00
Counts:			1	1	0				0	

sample

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, 2023

ASC COMPLIANCE REPORTS

Summary of the results

sample

**Actual Deferral Percentage (ADP) and
Actual Contribution Percentage (ACP) Test Results
As of December 31, 2023**

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	15.94%	7.97%	2	10.00%	5.00%
NHCE	9	47.49%	5.28%	9	24.36%	2.71%
Plan Total	11			11		
1. Basic Test			6.60%			3.39%
2. Alternative Test			7.28%			4.71%
3. Greater of "1" and "2"			7.28%			4.71%
Results			Fails			Fails
Reduce HCE Avg % to			7.28%			4.71%

* 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, 2023**

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>
xxx-xx-5555	EE2	18,500.00	3,032.12	15,467.88	0.00	3,032.12
xxx-xx-3232	EE1	30,000.00	7,500.00	22,500.00	0.00	7,500.00
Totals:	2	48,500.00	10,532.12	37,967.88	0.00	10,532.12

Sample

ASC COMPLIANCE REPORTS

HCE and NHCE Listings

sample

**Listing of Highly Compensated Employees
As of December 31, 2023**

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>			
xxx-xx-5555	EE2	330,000.00	15,467.88	4.69	330,000.00	16,500.00	5.00	0.00	16,500.00	5.00		
xxx-xx-3232	EE1	200,000.00	22,500.00	11.25	200,000.00	10,000.00	5.00	0.00	10,000.00	5.00		
HCE Totals:		530,000.00	37,967.88	15.94	530,000.00	26,500.00	10.00	0.00	26,500.00	10.00		
Total number of HCEs:		100.00% deferring		2			2				2	
Average HCE ADP and ACP % is derived by dividing the HCE % total by the total number of aggregated HCEs:				7.97			5.00				5.00	

**Listing of Non-Highly Compensated Employees
As of December 31, 2023**

ASC COMPLIANCE REPORTS

<u>SSN</u>	<u>Name</u>	<u>ADP</u>			<u>ADP test</u>			<u>ACP</u>			<u>ACP test</u>		
		<u>Compensation</u>	<u>Contrib.</u>	<u>Pct</u>	<u>Compensation</u>	<u>Contrib.</u>	<u>Pct</u>	<u>Compensation</u>	<u>Contrib.</u>	<u>Pct</u>	<u>Compensation</u>	<u>Contrib.</u>	<u>Pct</u>
xxx-xx-3333	EE3	200,000.00	22,500.00	11.25	200,000.00	10,000.00	5.00	200,000.00	10,000.00	5.00	200,000.00	10,000.00	5.00
xxx-xx-4545	EE12	100,000.00	18,000.00	18.00	100,000.00	5,000.00	5.00	100,000.00	5,000.00	5.00	100,000.00	5,000.00	5.00
xxx-xx-4444	EE4	50,000.00	0.00	0.00	50,000.00	0.00	0.00	50,000.00	0.00	0.00	50,000.00	0.00	0.00
xxx-xx-5555	EE5	50,000.00	2,181.05	4.36	50,000.00	2,181.05	4.36	50,000.00	2,181.05	4.36	50,000.00	2,181.05	4.36
xxx-xx-7777	EE7	50,000.00	0.00	0.00	50,000.00	0.00	0.00	50,000.00	0.00	0.00	50,000.00	0.00	0.00
xxx-xx-9999	EE8	50,000.00	0.00	0.00	50,000.00	0.00	0.00	50,000.00	0.00	0.00	50,000.00	0.00	0.00
xxx-xx-6789	EE10	50,000.00	0.00	0.00	50,000.00	0.00	0.00	50,000.00	0.00	0.00	50,000.00	0.00	0.00
xxx-xx-5432	EE11	50,000.00	2,553.32	5.11	50,000.00	2,500.00	5.00	50,000.00	2,500.00	5.00	50,000.00	2,500.00	5.00
xxx-xx-6666	EE6	10,000.00	876.75	8.77	10,000.00	500.00	5.00	10,000.00	500.00	5.00	10,000.00	500.00	5.00
NHCE Totals:		610,000.00	46,111.12	47.49	610,000.00	20,181.05	24.36	610,000.00	20,181.05	24.36	610,000.00	20,181.05	24.36
Total number of NHCEs:		55.56% deferring			9			9			9		
Average NHCE ADP and ACP % is derived by dividing the NHCE % total by the total number of aggregated NHCEs:					5.28						2.71		
Grand Totals:		1,140,000.00	84,079.00		1,140,000.00	46,681.05		1,140,000.00	46,681.05		1,140,000.00	46,681.05	

ASC COMPLIANCE REPORTS

Details of Test Corrections

sample

**Corrective Distribution Report
As of December 31, 2023**

ASC COMPLIANCE REPORTS

ADP Test

Part I - Calculated Adjustments

<u>SSN</u>	<u>Name</u>	<u>ADP Pct</u>	<u>Contributions</u>		<u>Reduced ADP Pct</u>
			<u>Adjusted</u>	<u>Reduction</u>	
xxx-xx-3232	EE1	11.25	22,500.00	2,760.00	9.87
xxx-xx-5555	EE2	4.69	15,467.88	0.00	4.69
Totals/Count:	2	15.94	37,967.88	2,760.00	14.56
Average Total:		7.97			7.28

sample

**Corrective Distribution Report
As of December 31, 2023**

ASC COMPLIANCE REPORTS

ADP Test

Part II - Actual Adjustments (Corrective Distribution Amounts)

<u>SSN</u>	<u>Name</u>	<u>Sources</u>	<u>Adjusted Contribs</u>	<u>402(g) Excess</u>	<u>Catchup Contrib</u>	<u>Excess</u>	<u>Earnings</u>	<u>ADP Distrib</u>	<u>ATM</u>	<u>Earnings</u>	<u>Forfeited Amount</u>
xxx-xx-3232	EE1	DEFERRAL	22,500.00	0.00	0.00	2,760.00	0.00	2,760.00			
Totals:	1		22,500.00	0.00	0.00	2,760.00	0.00	2,760.00	0.00	0.00	0.00

**Corrective Distribution Report
As of December 31, 2023**

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>	
xxx-xx-3232	EE1	5.00	10,000.00	580.00	4.71
xxx-xx-5555	EE2	5.00	16,500.00	957.00	4.71
Totals/Count:	2	10.00	26,500.00	1,537.00	9.42
Average Total:		5.00			4.71

sample

**Corrective Distribution Report
As of December 31, 2023**

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>Vested Excess</u>	<u>Earnings</u>	<u>ACP Distrib</u>	<u>Non-vested Excess</u>	<u>Earnings</u>	<u>Forfeited Amount</u>
xxx-xx-5555	EE2	MATCH	16,500.00	100.00	1,537.00	0.00	1,537.00			
Totals:	1		16,500.00		1,537.00	0.00	1,537.00	0.00	0.00	0.00

Sample

**Corrective Distribution Report
As of December 31, 2023**

ASC COMPLIANCE REPORTS

ADP/ACP Tests

Part III - Correction Summary

<u>SSN</u>	<u>Name</u>	<u>Sources</u>	ADP <u>Excess</u>	<u>Earnings</u>	<u>Sources</u>	ACP <u>Vest %</u>	<u>Excess</u>	<u>Earnings</u>	Total <u>Distrib</u>	<u>ACP</u>	<u>ATM</u>	<u>Earnings</u>	Total <u>Forfeit</u>
xxx-xx-5555	EE2				MATCH	100.00	1,537.00	0.00	1,537.00				0.00
xxx-xx-3232	EE1	DEFERRAL	2,760.00	0.00					2,760.00				0.00
Totals/Count: 2			2,760.00	0.00			1,537.00	0.00	4,297.00	0.00	0.00	0.00	0.00

sample

**Employees NOT INCLUDED in ADP and ACP Non-Discrimination Testing
due to Ineligible or Excluded Class
As of December 31, 2023**

ASC COMPLIANCE REPORTS

<u>SSN</u>	<u>Name/Source</u>	<u>Compensation/ Contribution</u>	<u>Reason Not Included</u>	<u>HCE?</u>
xxx-xx-0101	EE9	50,000.00	Min. Service	No
Total Excluded: 1		50,000.00		

Sample

ASC COMPLIANCE REPORTS

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>
EE1	xxx-xx-3232	200,152.00	200,152.00	
EE2	xxx-xx-5555	50,526.00	50,526.00	
EE3	xxx-xx-3333	100,000.00		100,000.00
EE4	xxx-xx-4444	90,000.00		90,000.00
EE5	xxx-xx-5555	80,000.00		80,000.00
EE6	xxx-xx-6666	70,000.00		70,000.00
EE7	xxx-xx-7777	50,000.00		50,000.00
EE8	xxx-xx-9999	70,000.00		70,000.00
EE9	xxx-xx-0101	80,000.00		80,000.00
EE10	xxx-xx-6789	60,000.00		60,000.00
EE11	xxx-xx-5432	20,000.00		20,000.00
EE12	xxx-xx-4545	10,000.00		10,000.00
Sub-total		880,678.00	250,678.00	630,000.00
Count			2	10

The total value of the key employees' account balances is 28.4642% 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, 2023

<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	EE1	1	7,500.00	0.00	0.00	0.00	7,500.00
xxx-xx-5555	EE2	1	0.00	0.00	3,032.12	0.00	3,032.12
Totals:			7,500.00	0.00	3,032.12	0.00	10,532.12

Sample

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

ASC COMPLIANCE REPORTS

Compliance Test Excess Summary Plan Year End: December 31, 2023

<u>SSN</u>	<u>Name/Source</u>	<u>402(g) Excess</u>	<u>Pre-tax Plan Excess</u>	<u>415(c) Excess</u>	<u>ADP/ACP Excess</u>	<u>ATM On Excess</u>	<u>Contrib Excess</u>	<u>Total Excess</u>	<u>Total Earnings On Excess</u>	<u>Vested Percent</u>	<u>Excess Amount Forfeited</u>
xxx-xx-3232	EE1										
	DEFERRAL	0.00	0.00	0.00	2,760.00	0.00	0.00	2,760.00	0.00	100.00%	0.00
	SHNE	0.00	0.00	0.00	0.00	0.00	750.00	750.00	0.00	100.00%	750.00
	Totals:	0.00	0.00	0.00	2,760.00	0.00	750.00	3,510.00	0.00		750.00
xxx-xx-5555	EE2										
	MATCH	0.00	0.00	0.00	1,537.00	0.00	0.00	1,537.00	0.00	100.00%	0.00
xxx-xx-3333	EE3										
	DEFERRAL	500.00	0.00	0.00	0.00	0.00	0.00	500.00	0.00	100.00%	0.00
xxx-xx-6666	EE6										
	MATCH	0.00	0.00	0.00	0.00	0.00	138.38	138.38	0.00	100.00%	138.38
	SHNE	0.00	0.00	0.00	0.00	0.00	1,200.00	1,200.00	0.00	100.00%	1,200.00
	Totals:	0.00	0.00	0.00	0.00	0.00	1,338.38	1,338.38	0.00		1,338.38
xxx-xx-0101	EE9										
	DEFERRAL	0.00	0.00	0.00	0.00	0.00	1,000.00	1,000.00	0.00	100.00%	1,000.00
xxx-xx-4545	EE12										
	DEFERRAL	0.00	500.00	0.00	0.00	0.00	0.00	500.00	0.00	100.00%	0.00
	Totals:										
	DEFERRAL Total	500.00	500.00	0.00	2,760.00	0.00	1,000.00	4,760.00	0.00		1,000.00
	MATCH Total	0.00	0.00	0.00	1,537.00	0.00	138.38	1,675.38	0.00		138.38
	SHNE Total	0.00	0.00	0.00	0.00	0.00	1,950.00	1,950.00	0.00		1,950.00
	Grand Total:	500.00	500.00	0.00	4,297.00	0.00	3,088.38	8,385.38	0.00		3,088.38
	Counts (6 printed):	1	1	0	2	0	3	6			3

ASC COMPLIANCE REPORTS

Compliance Testing Summary of Results Plan Year End: December 31, 2023

Employee Data Checks

Test: Employee data errors found

416 Top Heavy Determination

Test: 28.4642% to key employees
Plan is not top heavy for the next plan year

416 Top Heavy Minimum Calculation

Test: Top heavy contribution underpaid by \$3,706.63, which is required due to last year's top heavy status

Match Verification

Test: Total variance of \$-32,435.09

Employer Contribution Verification

Test: Total variance of \$-12,450.00

414(s) Test

Primary eligibility: HCE count 2; HCE ratio 100%
NHCE count 8; NHCE ratio 99.41%
HCE/NHCE 99.41%

410(b) Coverage Test

Standard (source 2): Pass Ratio percent 75%
Non-excluded 10; Non-excluded HCEs 2; Benefitting 8; Benefitting HCEs 2
401(k): Pass Ratio percent 100%
Non-excluded 11; Non-excluded HCEs 2; Benefitting 11; Benefitting HCEs 2
401(m): Pass Ratio percent 100%
Non-excluded 11; Non-excluded HCEs 2; Benefitting 11; 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 \$7,500.00

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, 2023

ADP/ACP Test

ADP: Fail

ACP: Fail

HCE ADP 7.97%; HCE ACP 5%

NHCE ADP 5.28%; NHCE ACP 2.71%

ADP Returns \$2,760.00; ACP Returns \$1,537.00; ATMs \$0.00; Earnings \$0.00

Catchups \$0.00

ADP QNECs \$0.00; ACP QNECs \$0.00

sample

ASC COMPLIANCE REPORTS

Automatic Contribution Arrangement Proposal Parameters

Calculation option:	Five year projection
Auto enrollment value:	6.00% of comp
Opt-out rate:	0.00%
Included participants:	No election
Include excluded comp:	No
Use post-entry comp:	No
Salary scale:	0.00%
Auto increase:	1.00% of comp
Increase cap:	10.00% of comp
Census growth:	0.00%
Census turnover:	0.00%
Increase start:	First plan year
Match table 0:	Current formula
Source 7 Match table 1:	HUDH 100% UP TO 5%

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	\$81,897.95	\$44,500.00	HCE: 7.97% NHCE: 6.16% Pass	HCE: 5.00% NHCE: 2.86% 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	4	1	25.00%	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%	9.06%
Total	9	6	66.67%	9.85%
HCEs	2	2	100.00%	7.97%
NHCEs	7	4	57.14%	10.78%

ASC COMPLIANCE REPORTS

Automatic Contribution Arrangement Proposal Projections

Current Year

<u>Projected Plan Design</u>	<u>Total Plan Deferrals</u>	<u>Total Plan Match</u>	<u>Cost Increase</u>	<u>ADP Test</u>	<u>ACP Test</u>
Match 0: Current formula	\$90,897.95	\$103,935.76	\$59,435.76	HCE: 7.97% NHCE: 8.73% Pass	HCE: 9.68% NHCE: 10.57% Pass
Percent Deferring:	100.00%				

Year 1

<u>Projected Plan Design</u>	<u>Total Plan Deferrals</u>	<u>Total Plan Match</u>	<u>Cost Increase</u>	<u>ADP Test</u>	<u>ACP Test</u>
Match 0: Current formula	\$92,397.95	\$103,935.76	\$59,435.76	HCE: 9.06% NHCE: 8.81% Pass	HCE: 9.79% NHCE: 10.67% Pass
Percent Deferring:	100.00%				

Year 2

<u>Projected Plan Design</u>	<u>Total Plan Deferrals</u>	<u>Total Plan Match</u>	<u>Cost Increase</u>	<u>ADP Test</u>	<u>ACP Test</u>
Match 0: Current formula	\$93,897.95	\$103,935.76	\$59,435.76	HCE: 9.06% NHCE: 9.31% Pass	HCE: 9.79% NHCE: 10.67% Pass
Percent Deferring:	100.00%				

Year 3

<u>Projected Plan Design</u>	<u>Total Plan Deferrals</u>	<u>Total Plan Match</u>	<u>Cost Increase</u>	<u>ADP Test</u>	<u>ACP Test</u>
Match 0: Current formula	\$95,397.95	\$103,935.76	\$59,435.76	HCE: 9.06% NHCE: 9.81% Pass	HCE: 9.79% NHCE: 10.67% Pass
Percent Deferring:	100.00%				

Year 4

<u>Projected Plan Design</u>	<u>Total Plan Deferrals</u>	<u>Total Plan Match</u>	<u>Cost Increase</u>	<u>ADP Test</u>	<u>ACP Test</u>
Match 0: Current formula	\$96,897.95	\$103,935.76	\$59,435.76	HCE: 9.06% NHCE: 10.31% Pass	HCE: 9.79% NHCE: 10.67% Pass
Percent Deferring:	100.00%				

ASC COMPLIANCE REPORTS

Automatic Contribution Arrangement Proposal Projections

Year 5

<u>Projected Plan Design</u>	<u>Total Plan Deferrals</u>	<u>Total Plan Match</u>	<u>Cost Increase</u>	<u>ADP Test</u>	<u>ACP Test</u>
Match 0: Current formula	\$96,897.95	\$103,935.76	\$59,435.76	HCE: 9.06% NHCE: 10.31% Pass	HCE: 9.79% NHCE: 10.67% Pass
Percent Deferring:	100.00%				

Sample

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>
EE1	200,000.00	22,500.00	11.25%	10,000.00	200,000.00	22,500.00	11.25%	20,000.00
EE2	330,000.00	15,467.88	4.69%	16,500.00	330,000.00	15,467.88	4.69%	30,935.76
EE3	200,000.00	22,500.00	11.25%	10,000.00	200,000.00	22,500.00	11.25%	20,000.00
EE6	10,000.00	876.75	8.77%	500.00	10,000.00	876.75	8.77%	1,000.00
EE7	50,000.00	0.00	0.00%	0.00	50,000.00	3,000.00	6.00%	6,000.00
EE8	50,000.00	0.00	0.00%	0.00	50,000.00	3,000.00	6.00%	6,000.00
EE10	50,000.00	0.00	0.00%	0.00	50,000.00	3,000.00	6.00%	5,000.00
EE11	50,000.00	2,553.32	5.11%	2,500.00	50,000.00	2,553.32	5.11%	5,000.00
EE12	100,000.00	18,000.00	18.00%	5,000.00	100,000.00	18,000.00	18.00%	10,000.00
Totals	1,040,000.00	81,897.95		44,500.00	1,040,000.00	90,897.95		103,935.76

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>
EE1	200,000.00	22,500.00	11.25%	10,000.00	200,000.00	22,500.00	11.25%	20,000.00
EE2	330,000.00	15,467.88	4.69%	16,500.00	330,000.00	15,467.88	4.69%	30,935.76
EE3	200,000.00	22,500.00	11.25%	10,000.00	200,000.00	22,500.00	11.25%	20,000.00
EE6	10,000.00	876.75	8.77%	500.00	10,000.00	876.75	8.77%	1,000.00
EE7	50,000.00	0.00	0.00%	0.00	50,000.00	3,500.00	7.00%	6,000.00
EE8	50,000.00	0.00	0.00%	0.00	50,000.00	3,500.00	7.00%	6,000.00
EE10	50,000.00	0.00	0.00%	0.00	50,000.00	3,500.00	7.00%	5,000.00
EE11	50,000.00	2,553.32	5.11%	2,500.00	50,000.00	2,553.32	5.11%	5,000.00
EE12	100,000.00	18,000.00	18.00%	5,000.00	100,000.00	18,000.00	18.00%	10,000.00
Totals	1,040,000.00	81,897.95		44,500.00	1,040,000.00	92,397.95		103,935.76

Sample

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>
EE1	200,000.00	22,500.00	11.25%	10,000.00	200,000.00	22,500.00	11.25%	20,000.00
EE2	330,000.00	15,467.88	4.69%	16,500.00	330,000.00	15,467.88	4.69%	30,935.76
EE3	200,000.00	22,500.00	11.25%	10,000.00	200,000.00	22,500.00	11.25%	20,000.00
EE6	10,000.00	876.75	8.77%	500.00	10,000.00	876.75	8.77%	1,000.00
EE7	50,000.00	0.00	0.00%	0.00	50,000.00	4,000.00	8.00%	6,000.00
EE8	50,000.00	0.00	0.00%	0.00	50,000.00	4,000.00	8.00%	6,000.00
EE10	50,000.00	0.00	0.00%	0.00	50,000.00	4,000.00	8.00%	5,000.00
EE11	50,000.00	2,553.32	5.11%	2,500.00	50,000.00	2,553.32	5.11%	5,000.00
EE12	100,000.00	18,000.00	18.00%	5,000.00	100,000.00	18,000.00	18.00%	10,000.00
Totals	1,040,000.00	81,897.95		44,500.00	1,040,000.00	93,897.95		103,935.76

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>
EE1	200,000.00	22,500.00	11.25%	10,000.00	200,000.00	22,500.00	11.25%	20,000.00
EE2	330,000.00	15,467.88	4.69%	16,500.00	330,000.00	15,467.88	4.69%	30,935.76
EE3	200,000.00	22,500.00	11.25%	10,000.00	200,000.00	22,500.00	11.25%	20,000.00
EE6	10,000.00	876.75	8.77%	500.00	10,000.00	876.75	8.77%	1,000.00
EE7	50,000.00	0.00	0.00%	0.00	50,000.00	4,500.00	9.00%	6,000.00
EE8	50,000.00	0.00	0.00%	0.00	50,000.00	4,500.00	9.00%	6,000.00
EE10	50,000.00	0.00	0.00%	0.00	50,000.00	4,500.00	9.00%	5,000.00
EE11	50,000.00	2,553.32	5.11%	2,500.00	50,000.00	2,553.32	5.11%	5,000.00
EE12	100,000.00	18,000.00	18.00%	5,000.00	100,000.00	18,000.00	18.00%	10,000.00
Totals	1,040,000.00	81,897.95		44,500.00	1,040,000.00	95,397.95		103,935.76

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>
EE1	200,000.00	22,500.00	11.25%	10,000.00	200,000.00	22,500.00	11.25%	20,000.00
EE2	330,000.00	15,467.88	4.69%	16,500.00	330,000.00	15,467.88	4.69%	30,935.76
EE3	200,000.00	22,500.00	11.25%	10,000.00	200,000.00	22,500.00	11.25%	20,000.00
EE6	10,000.00	876.75	8.77%	500.00	10,000.00	876.75	8.77%	1,000.00
EE7	50,000.00	0.00	0.00%	0.00	50,000.00	5,000.00	10.00%	6,000.00
EE8	50,000.00	0.00	0.00%	0.00	50,000.00	5,000.00	10.00%	6,000.00
EE10	50,000.00	0.00	0.00%	0.00	50,000.00	5,000.00	10.00%	5,000.00
EE11	50,000.00	2,553.32	5.11%	2,500.00	50,000.00	2,553.32	5.11%	5,000.00
EE12	100,000.00	18,000.00	18.00%	5,000.00	100,000.00	18,000.00	18.00%	10,000.00
Totals	1,040,000.00	81,897.95		44,500.00	1,040,000.00	96,897.95		103,935.76

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>
EE1	200,000.00	22,500.00	11.25%	10,000.00	200,000.00	22,500.00	11.25%	20,000.00
EE2	330,000.00	15,467.88	4.69%	16,500.00	330,000.00	15,467.88	4.69%	30,935.76
EE3	200,000.00	22,500.00	11.25%	10,000.00	200,000.00	22,500.00	11.25%	20,000.00
EE6	10,000.00	876.75	8.77%	500.00	10,000.00	876.75	8.77%	1,000.00
EE7	50,000.00	0.00	0.00%	0.00	50,000.00	5,000.00	10.00%	6,000.00
EE8	50,000.00	0.00	0.00%	0.00	50,000.00	5,000.00	10.00%	6,000.00
EE10	50,000.00	0.00	0.00%	0.00	50,000.00	5,000.00	10.00%	5,000.00
EE11	50,000.00	2,553.32	5.11%	2,500.00	50,000.00	2,553.32	5.11%	5,000.00
EE12	100,000.00	18,000.00	18.00%	5,000.00	100,000.00	18,000.00	18.00%	10,000.00
Totals	1,040,000.00	81,897.95		44,500.00	1,040,000.00	96,897.95		103,935.76

ASC COMPLIANCE REPORTS

Contribution Comparison

For the Plan Year Ending December 31, 2023

<u>Employee Name</u>	<u>Social Security Number</u>	<u>Curr Age</u>	<u>HCE</u>	<u>Compensation</u>	<u>New Comp</u>	<u>Comp 5.7% Xcs 0% TWB</u>	<u>Age Weighted</u>
EE1	xxx-xx-3232	76	Y	200,000.00	20,000.00	10,767.38	16,370.12
EE2	xxx-xx-5555	79	Y	330,000.00	28,600.00	22,441.78	24,132.12
EE3	xxx-xx-3333	43	N	200,000.00	3,120.00	10,767.38	3,742.51
EE4	xxx-xx-4444	50	N	50,000.00	670.00	0.00	0.00
EE5	xxx-xx-5555	70	N	50,000.00	780.00	2,245.07	4,960.72
EE6	xxx-xx-6666	51	N	10,000.00	156.00	449.02	359.39
EE7	xxx-xx-7777	65	N	50,000.00	780.00	2,245.07	5,630.63
EE8	xxx-xx-9999	39	N	50,000.00	670.00	0.00	0.00
EE9	xxx-xx-0101	39	N	50,000.00	0.00	0.00	0.00
EE10	xxx-xx-6789	39	N	50,000.00	780.00	2,245.08	675.13
EE11	xxx-xx-5432	39	N	50,000.00	780.00	2,245.07	675.13
EE12	xxx-xx-4545	39	N	100,000.00	1,560.00	4,490.15	1,350.25
Totals (HCEs)				530,000.00	48,600.00	33,209.16	40,502.24
Totals (All Participants)				1,190,000.00	57,896.00	57,896.00	57,896.00
Percent to HCEs				44.54	83.94	57.36	69.96

Sample