

ABC Corporation Offset  
Defined Benefit Plan

FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

THREE-DIGIT PLAN NUMBER: 001

PREPARED BY: LAR Pensions, LLC



PLAN SPECIFICATIONS  
ABC Corporation Offset  
Defined Benefit Plan

FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

NORMAL FORM Life Annuity.

Assumed form of payment for funding is lump sum equivalent of normal form. Funding Target is greater present value of accrued benefit computed using funding segment rates and 417(e) Applicable Mortality Table or lump sum at normal retirement date of accrued benefit using plan actuarial equivalence discounted using appropriate segment rate. Lump sum on plan actuarial equivalence rates will not exceed 415 maximum allowable distribution, which is least amount computed using a) 5.5% interest and the Applicable Mortality Table or b) plan actuarial equivalence interest and mortality or c) 105% of 417(e) present value (only if not eligible employer under IRC 408(p)).

DEATH BENEFIT Present value of accrued benefits.

ACCRUED BENEFIT Unit Accrual based upon Participant Classification(calculated as of end of plan year).

Maximum allowable distribution is lump sum equivalent of normal form not to exceed 415 maximum allowable distribution, which is least amount computed using a) 5.5% interest and the Applicable Mortality Table or b) plan actuarial equivalence interest and mortality or c) 105% of 417(e) present value (only if not eligible employer under IRC 408(p)).

TERMINATION BENEFITS 0% first year, 20% each additional year to a maximum of 100% after 6 years.  
Service is calculated using all years of participation.

CONTRIBUTIONS

EMPLOYEE REQUIRED -- None

EMPLOYEE VOLUNTARY -- None

ASSET VALUATION METHOD Market value.



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ASSUMPTIONS FOR 410(b)/401(a)(4) CALCULATIONS

PRE-RETIREMENT:	INTEREST --	8.500%
POST-RETIREMENT:	INTEREST --	8.500%
	MORTALITY TABLE --	1984 UNISEX TABLE.
PERMISSIVELY AGGREGATED PLANS: Tested as Single Plan.		
COMPENSATION:	Use Current Compensation to calculate the Benefit Accrual Rate (Annual Method).	
TESTING AGE:	Normal Retirement Age.	

EMPLOYEE CENSUS  
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EMPLOYEE	PERCENT POS	-SVC- OWNR CLASS	--AGES--				SEX	D A T E S				COMPENSATION	HOURS WORKED	STATUS	
			PS	FS	PA	AA		RA	BIRTH	HIRE	PART				RETIRE
1		Jones Joe													
	P	50.0%	OWN	3	9	55	56	65	M	01/01/55	01/01/08	01/01/10	01/01/20	\$250,000.00	* NEW-ACTIVE
2		William Robert													
	P	50.0%	OW2	3	14	50	51	65	M	01/01/60	01/01/08	01/01/10	01/01/25	\$250,000.00	* NEW-ACTIVE
3		Reynolds Samantha													
	O		HCE	3	19	45	46	65	F	01/01/65	01/01/08	01/01/10	01/01/30	\$118,000.00	* NEW-ACTIVE
4		Miller Anne													
	O		STF	3	24	40	41	65	F	01/01/70	01/01/08	01/01/10	01/01/35	\$75,000.00	* NEW-ACTIVE
5		James Jimmy													
	O		ST2	3	39	25	26	65	M	01/01/85	01/01/08	01/01/10	01/01/50	\$35,000.00	* NEW-ACTIVE

	PERSONS	COMPENSATION
ACTIVE FULLY VESTED BENEFITS.....	0	\$0.00
ACTIVE PARTIALLY VESTED BENEFITS.....	0	\$0.00
ACTIVE WITHOUT VESTED BENEFITS.....	5	\$728,000.00
TERMINATED WITH VESTED BENEFITS.....	0	\$0.00
TERMINATED WITHOUT VESTED BENEFITS.....	0	\$0.00
TERMINATED WITH DEFERRED VESTED BENEFITS.....	0	\$0.00
TERMINATED - PAID OUT.....	0	\$0.00
CURRENTLY RECEIVING BENEFITS.....	0	\$0.00
INACTIVES.....	0	\$0.00
INELIGIBLES.....	0	\$0.00
TOTAL:	5	\$728,000.00

CONSIDERED COMPENSATION: \$718,000.00

\* EMPLOYEE WORKED MORE THAN MINIMUM HOURS REQUIRED FOR CONTRIBUTION

PS=Past Service FS=Future Service PA=Participation Age AA=Attained Age RA=Retirement Age

SCHEDULE OF BENEFITS  
 ABC Corporation Offset  
 Defined Benefit Plan  
 FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

----- C U R R E N T -----								
	BOY ACCRUED CURRENT MONTHLY SALARY	EOY ACCRUED BENEFIT MONTHLY SALARY	MONTHLY BENEFIT	ACCRUED BENEFIT	VEST PCT	VESTED ACCRUED BENEFIT	PRESENT VALUE OF VESTED ACCRUED BENEFIT	DEATH BENEFIT
1 Jones Joe	20,416.67	20,416.67	16,250.00	1,625.00	0	0.00	0	136,254
2 William Robert	20,416.67	20,416.67	16,250.00	1,625.00	0	0.00	0	104,253
3 Reynolds Samantha	9,833.33	9,833.33	0.00	0.00	0	0.00	0	0
4 Miller Anne	6,250.00	6,250.00	804.45	130.19	0	0.00	0	4,890
5 James Jimmy	2,916.67	2,916.67	0.00	64.76	0	0.00	0	1,090
	\$59,833.34		\$33,304.45				\$0	
	\$59,833.34	\$59,833.34		\$3,444.95				

DISCLAIMER: THE PVABS SHOWN ON THIS PAGE SHOULD NOT BE USED FOR DISTRIBUTION PURPOSES.

ANALYSIS OF COST  
 ABC Corporation Offset  
 Defined Benefit Plan  
 FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

---EMPLOYEE---		SIDE	TOTAL EMPLOYER	BENEFIT	ACCOUNT	DC	FLOOR
NUMBER	NAME	FUND	CONTRIBUTION	OFFSET	BALANCE	CONTRIBUTION	OFFSET
	PREMIUM						
1	Jones Joe						
	0.00	128,381.00	128,381.00	0.00	14,700.00	14,700.00	1,394.14
2	William Robert						
	0.00	95,034.00	95,034.00	0.00	14,700.00	14,700.00	2,426.41
3	Reynolds Samantha						
	0.00	0.00	0.00	0.00	7,080.00	7,080.00	1,818.42
4	Miller Anne						
	0.00	3,873.00	3,873.00	0.00	4,500.00	4,500.00	1,695.55
5	James Jimmy						
	0.00	746.00	746.00	0.00	2,100.00	2,100.00	2,113.09
TOTALS	0.00	228,034.00	228,034.00	0.00	43,080.00	43,080.00	9,447.61

410(b) PARTICIPATION TEST - MINIMUM COVERAGE (Summary)  
 ABC Corporation Offset  
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 FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

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 \*  
 \* PASSED 410(b) Minimum Coverage Test \*  
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I. RATIO PERCENTAGE TEST

	---- NUMBER OF EMPLOYEES ---			
	NHCE'S	HCE'S	TOTAL	
A. BENEFITING	2	3	5	
B. NOT BENEFITING	0	0	0	
	-----	-----	-----	
C. TOTAL	2	3	5	
D. PERCENTAGE (A/C)	100.00%	100.00%		
E. RATIO PERCENTAGE (NHCE'S/HCE'S)	100.00%			**** PASSED - RATIO PERCENTAGE TEST ****
	(Must be 70% or more)			

II. AVERAGE BENEFIT TEST

A. NONDISCRIMINATORY CLASSIFICATION TEST

- 1. NHCE'S CONCENTRATION PERCENTAGE 40.00%
- 2. SAFE HARBOR PERCENTAGE 50.00%
- 3. UNSAFE HARBOR PERCENTAGE 40.00%
- 4. RATIO PERCENTAGE 100.00%

\*\*\*\* PASSED - RATIO IS GREATER THAN OR EQUAL TO SAFE HARBOR \*\*\*\*

	----- BENEFIT BASIS -----				EQUIVALENT CONTRIBUTION BASIS	
	ANNUAL		ACCRUED-TO-DATE		ANNUAL	
	W/O PD	WITH PD	W/O PD	WITH PD	W/O PD	WITH PD
B. AVERAGE BENEFIT PERCENTAGE TEST						
1. AVERAGE BENEFIT PERCENTAGE OF NHCE'S	13.92	14.57	13.92	14.57	7.54	13.24
2. AVERAGE BENEFIT PERCENTAGE OF HCE'S	8.00	8.35	8.00	8.35	23.43	26.75
3. AVERAGE BENEFIT PERCENTAGE (B1/B2)	174.00%	174.49%	174.00%	174.49%	32.18%	49.50%
	(Must be 70% or more)					
	*PASS*	*PASS*	*PASS*	*PASS*	*FAIL*	*FAIL*

\*\*\*\*\* PASSED - AVERAGE BENEFIT TEST \*\*\*\*\*



401(a)(4) Minimum Allocation Gateway  
ABC Corporation Offset  
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FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

Minimum Allocation Gateway: Passed

A. Percentage of NHCEs benefiting primarily in the DB plan	0.00%	
B. Highest HCE DB/DC Aggregate Allocation Rate	37.05%	minimum NHCE 8.00%
C. Lowest NHCE DB/DC Aggregate Allocation Rate	7.54%	
D. Average NHCE DB Equivalent Allocation Rate	1.54%	
E. Lowest NHCE Rate (415(c) Comp)	7.54%	

IRS Sec. 1.401(a)(4)-9(b) regulations for DC plans combined with DB plans allow 401(a)(4) cross testing (i.e. contributions are tested as equivalent benefits) if the combination:

- (1) is Primarily Defined Benefit in Nature (A. is more than 50%),  
or
- (2) satisfies a Gateway Requirement. The Gateway is satisfied if:
  - (a) B. is less than 15% and no more than 3 times C.,
  - (b) B. is 15% to 25% and C. is at least 5%, or
  - (c) B. exceeds 25% and C. is at least 5% plus 1% for each 5% increment (or portion thereof) that B. exceeds 25%,  
or
- (3) E. is 7.5% or greater,  
or
- (4) consists of Broadly Available Separate Plans.

401(a)(4) Minimum Allocation Gateway  
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---EMPLOYEE---			DC		DB		415	415	
NUMBER	NAME	HCE	ALLOC RATE	DB RATE	AVERAGE RATE	AGGREGATE RATE	DC RATE	AGGREGATE RATE	415(c) COMPENSATION
1	Jones Joe	Y	6.00	31.05	0.00	37.05	6.00	0.00	245000.00
2	William Robert	Y	6.00	21.25	0.00	27.25	6.00	0.00	245000.00
3	Reynolds Samantha	Y	6.00	0.00	0.00	6.00	6.00	0.00	118000.00
4	Miller Anne		6.00	2.34	1.54	7.54	6.00	7.54	75000.00
5	James Jimmy		6.00	0.73	1.54	7.54	6.00	7.54	35000.00

401(a)(4) GENERAL TEST (Rate Groups)  
 ABC Corporation Offset  
 Defined Benefit Plan  
 FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

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 \*  
 \* PASSED 401(a)(4) Discrimination Test \*  
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A Rate Group passes if the Ratio Percent is 70% or more, or if the plan passes the average benefit percentage test and the Rate Group's Ratio Percent is greater than or equal to the mid-point between the Safe and Unsafe Harbor Percentages.

AVERAGE BENEFIT PERCENTAGE TEST - PASSED  
 NHCE'S CONCENTRATION PERCENT - 40.00%  
 SAFE HARBOR PERCENT - 50.00%  
 MID-POINT - 45.00%  
 UNSAFE HARBOR PERCENT - 40.00%

-- PASSED -- Method: ANNUAL without PERMITTED DISPARITY

RATE GROUP	NORM RATE	MVAL	NON HIGHLY COMPENSATED EMPLOYEES			--HIGHLY COMPENSATED EMPLOYEES--			RATIO PERCENT	PASS/ FAIL
			NUMBER OR EQUAL	GREATER	PERCENT IN TOTAL THIS GROUP	NUMBER OR EQUAL	GREATER	PERCENT IN TOTAL THIS GROUP		
1	10.74	14.62	1	2	50.00	1	3	33.33	150.01	PASS
2	9.71	12.00	1	2	50.00	2	3	66.67	75.00	PASS
3	3.56	3.56	2	2	100.00	3	3	100.00	100.00	PASS

-- PASSED -- Method: ANNUAL with PERMITTED DISPARITY

RATE GROUP	NORM RATE	MVAL	NON HIGHLY COMPENSATED EMPLOYEES			--HIGHLY COMPENSATED EMPLOYEES--			RATIO PERCENT	PASS/ FAIL
			NUMBER OR EQUAL	GREATER	PERCENT IN TOTAL THIS GROUP	NUMBER OR EQUAL	GREATER	PERCENT IN TOTAL THIS GROUP		
1	10.99	14.87	1	2	50.00	1	3	33.33	150.01	PASS
2	9.94	12.23	1	2	50.00	2	3	66.67	75.00	PASS
3	4.11	4.11	2	2	100.00	3	3	100.00	100.00	PASS

401(a)(4) GENERAL TEST (Rate Groups)  
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 FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

-- PASSED -- Method: ACCRUED-TO-DATE without PERMITTED DISPARITY

RATE GROUP	NORM RATE	MVAL	NON HIGHLY COMPENSATED EMPLOYEES		--HIGHLY COMPENSATED EMPLOYEES--		RATIO PERCENT	PASS/FAIL
			NUMBER GREATER OR EQUAL	PERCENT IN THIS GROUP	NUMBER GREATER OR EQUAL	PERCENT IN THIS GROUP		
1	10.74	14.62	1	50.00	1	33.33	150.01	PASS
2	9.71	12.00	1	50.00	2	66.67	75.00	PASS
3	3.56	3.56	2	100.00	3	100.00	100.00	PASS

-- PASSED -- Method: ACCRUED-TO-DATE with PERMITTED DISPARITY

RATE GROUP	NORM RATE	MVAL	NON HIGHLY COMPENSATED EMPLOYEES		--HIGHLY COMPENSATED EMPLOYEES--		RATIO PERCENT	PASS/FAIL
			NUMBER GREATER OR EQUAL	PERCENT IN THIS GROUP	NUMBER GREATER OR EQUAL	PERCENT IN THIS GROUP		
1	10.99	14.87	1	50.00	1	33.33	150.01	PASS
2	9.94	12.23	1	50.00	2	66.67	75.00	PASS
3	4.11	4.11	2	100.00	3	100.00	100.00	PASS

-- FAILED -- Method: EQUIVALENT ALLOCATION without PERMITTED DISPARITY

RATE GROUP	NORM RATE	MVAL	NON HIGHLY COMPENSATED EMPLOYEES		--HIGHLY COMPENSATED EMPLOYEES--		RATIO PERCENT	PASS/FAIL
			NUMBER GREATER OR EQUAL	PERCENT IN THIS GROUP	NUMBER GREATER OR EQUAL	PERCENT IN THIS GROUP		
1	37.05	45.78	0	0.00	1	33.33	0.00	FAIL
2	27.25	37.09	0	0.00	2	66.67	0.00	FAIL
3	6.00	6.00	2	100.00	3	100.00	100.00	PASS

-- FAILED -- Method: EQUIVALENT ALLOCATION with PERMITTED DISPARITY

RATE GROUP	NORM RATE	MVAL	NON HIGHLY COMPENSATED EMPLOYEES		--HIGHLY COMPENSATED EMPLOYEES--		RATIO PERCENT	PASS/FAIL
			NUMBER GREATER OR EQUAL	PERCENT IN THIS GROUP	NUMBER GREATER OR EQUAL	PERCENT IN THIS GROUP		
1	39.54	48.27	0	0.00	1	33.33	0.00	FAIL
2	29.74	39.57	0	0.00	2	66.67	0.00	FAIL
3	10.96	10.96	2	100.00	3	100.00	100.00	PASS

ABC Corporation Offset  
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CERTIFICATE OF PARTICIPATION  
FOR

Jones Joe

FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

EMPLOYEE NUMBER:	1	SEX:	MALE
DATE OF BIRTH:	01/01/1955	ATTAINED AGE:	56
DATE OF EMPLOYMENT:	01/01/2008	RETIREMENT AGE:	65
DATE OF PARTICIPATION:	01/01/2010		
DATE OF RETIREMENT:	01/01/2020		

NORMAL RETIREMENT BENEFIT:  
YOUR MONTHLY RETIREMENT BENEFIT COMMENCING AT  
NORMAL RETIREMENT DATE PAYABLE FOR YOUR  
LIFETIME. \$16,250.00  
THIS WILL HAVE A VALUE AT YOUR NORMAL  
RETIREMENT DATE OF \$2,196,080.00

ACCRUED BENEFITS as of 12/31/2010:  
YOUR MONTHLY ACCRUED BENEFIT COMMENCING AT  
NORMAL RETIREMENT DATE, ATTRIBUTABLE TO  
EMPLOYER CONTRIBUTION IS \$1,625.00

VESTED PERCENT 0.000

YOUR VESTED INTEREST OF THE ACCRUED BENEFIT IS \$0.00

PRESENT VALUE OF VESTED ACCRUED BENEFIT \$0.00

THE BENEFITS SHOWN ABOVE ARE ESTIMATES BASED ON DATA  
PROVIDED BY THE PLAN SPONSOR AND ARE SUBJECT TO THE TERMS  
AND PROVISIONS OF THE PLAN. CONTACT THE PLAN ADMINISTRATOR  
IF YOU HAVE ANY QUESTIONS.

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ABC Corporation Offset  
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CERTIFICATE OF PARTICIPATION  
FOR

William Robert  
FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

EMPLOYEE NUMBER:	2	SEX:	MALE
DATE OF BIRTH:	01/01/1960	ATTAINED AGE:	51
DATE OF EMPLOYMENT:	01/01/2008	RETIREMENT AGE:	65
DATE OF PARTICIPATION:	01/01/2010		
DATE OF RETIREMENT:	01/01/2025		

NORMAL RETIREMENT BENEFIT:  
YOUR MONTHLY RETIREMENT BENEFIT COMMENCING AT  
NORMAL RETIREMENT DATE PAYABLE FOR YOUR  
LIFETIME. \$16,250.00  
THIS WILL HAVE A VALUE AT YOUR NORMAL  
RETIREMENT DATE OF \$2,196,080.00

ACCRUED BENEFITS as of 12/31/2010:  
YOUR MONTHLY ACCRUED BENEFIT COMMENCING AT  
NORMAL RETIREMENT DATE, ATTRIBUTABLE TO  
EMPLOYER CONTRIBUTION IS \$1,625.00

VESTED PERCENT 0.000

YOUR VESTED INTEREST OF THE ACCRUED BENEFIT IS \$0.00

PRESENT VALUE OF VESTED ACCRUED BENEFIT \$0.00

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Reynolds Samantha  
FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

EMPLOYEE NUMBER:	3	SEX:	FEMALE
DATE OF BIRTH:	01/01/1965	ATTAINED AGE:	46
DATE OF EMPLOYMENT:	01/01/2008	RETIREMENT AGE:	65
DATE OF PARTICIPATION:	01/01/2010		
DATE OF RETIREMENT:	01/01/2030		

NORMAL RETIREMENT BENEFIT:  
YOUR MONTHLY RETIREMENT BENEFIT COMMENCING AT  
NORMAL RETIREMENT DATE PAYABLE FOR YOUR  
LIFETIME. \$0.00  
THIS WILL HAVE A VALUE AT YOUR NORMAL  
RETIREMENT DATE OF \$0.00

ACCRUED BENEFITS as of 12/31/2010:  
YOUR MONTHLY ACCRUED BENEFIT COMMENCING AT  
NORMAL RETIREMENT DATE, ATTRIBUTABLE TO  
EMPLOYER CONTRIBUTION IS \$0.00

VESTED PERCENT 0.000

YOUR VESTED INTEREST OF THE ACCRUED BENEFIT IS \$0.00

PRESENT VALUE OF VESTED ACCRUED BENEFIT \$0.00

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Miller Anne

FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

EMPLOYEE NUMBER:	4	SEX:	FEMALE
DATE OF BIRTH:	01/01/1970	ATTAINED AGE:	41
DATE OF EMPLOYMENT:	01/01/2008	RETIREMENT AGE:	65
DATE OF PARTICIPATION:	01/01/2010		
DATE OF RETIREMENT:	01/01/2035		

NORMAL RETIREMENT BENEFIT:  
YOUR MONTHLY RETIREMENT BENEFIT COMMENCING AT  
NORMAL RETIREMENT DATE PAYABLE FOR YOUR  
LIFETIME. \$804.45  
THIS WILL HAVE A VALUE AT YOUR NORMAL  
RETIREMENT DATE OF \$114,371.00

ACCRUED BENEFITS as of 12/31/2010:  
YOUR MONTHLY ACCRUED BENEFIT COMMENCING AT  
NORMAL RETIREMENT DATE, ATTRIBUTABLE TO  
EMPLOYER CONTRIBUTION IS \$130.19

VESTED PERCENT 0.000

YOUR VESTED INTEREST OF THE ACCRUED BENEFIT IS \$0.00

PRESENT VALUE OF VESTED ACCRUED BENEFIT \$0.00

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FOR

James Jimmy

FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

EMPLOYEE NUMBER:	5		
DATE OF BIRTH:	01/01/1985	SEX:	MALE
DATE OF EMPLOYMENT:	01/01/2008	ATTAINED AGE:	26
DATE OF PARTICIPATION:	01/01/2010	RETIREMENT AGE:	65
DATE OF RETIREMENT:	01/01/2050		

NORMAL RETIREMENT BENEFIT:  
YOUR MONTHLY RETIREMENT BENEFIT COMMENCING AT  
NORMAL RETIREMENT DATE PAYABLE FOR YOUR  
LIFETIME. \$0.00  
THIS WILL HAVE A VALUE AT YOUR NORMAL  
RETIREMENT DATE OF \$0.00

ACCRUED BENEFITS as of 12/31/2010:  
YOUR MONTHLY ACCRUED BENEFIT COMMENCING AT  
NORMAL RETIREMENT DATE, ATTRIBUTABLE TO  
EMPLOYER CONTRIBUTION IS \$64.76

VESTED PERCENT 0.000

YOUR VESTED INTEREST OF THE ACCRUED BENEFIT IS \$0.00

PRESENT VALUE OF VESTED ACCRUED BENEFIT \$0.00

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