

Abc Corporation

Abc Corporation Cash Balance Plan

For the plan year 1/1/2010 through 12/31/2010

Three Digit Plan Number: 001

Prepared By: Lar Pensions, Llc

Plan Provisions

Abc Corporation Cash Balance Plan For the plan year 1/1/2010 through 12/31/2010

<u>Employer:</u>	Abc Corporation		
Type of Entity -	C-Corporation		
EIN:	TIN:	Plan #: 001	
<u>Dates:</u>	Effective - 1/1/2010	Year end - 12/31/2010	Valuation - 12/31/2010
<u>Eligibility:</u>	All employees excluding non-resident aliens, members of an excluded class and union		
	Minimum age - 21	Months of service - 12	
Hours Required for -	Eligibility - 1000	Benefit accrual - 1000	Vesting - 1000
Plan Entry -	Anniversary date nearest eligibility satisfaction		
<u>Retirement:</u>	Normal -	First of month coincident with or next following attainment of age 65 and completion of 5 years of participation	
	Early -	Not provided	
<u>Average Compensation:</u>	Current compensation		
Top Heavy Minimum Benefit -	Highest 5 consecutive top heavy years of participation		
<u>Plan Benefits:</u>	Retirement -	Actuarial equivalent of the hypothetical account balance derived from annual Pay Credits and Interest Credits.	
	Pay Credits -	Classification	Pay Credit Formula
		own	
		ow2	
		stf	0.50% of Compensation
		hce	0.50% of Compensation
	Accrued Benefit -	Hypothetical Account Balance	
		Minimum Benefit -	None
		Maximum Benefit -	None
		Maximum allowable distribution is lump sum equivalent of normal form not to exceed 415 maximum allowable distribution, which is the lesser amount computed using a) 5.5% interest and the Applicable Mortality Table or b) the greater of plan actuarial equivalence interest and mortality or 417(e) Minimum	
	Death Benefit -	Present Value of Accrued Benefit	
<u>Top Heavy Minimum:</u>	None		
<u>IRS Limitations:</u>	415 Limits -	Percent: 100	Dollar: \$195,000
	Maximum 401(a)(17) compensation - \$245,000		
<u>Normal Form:</u>	Life Annuity		
<u>Optional Forms:</u>	Lump Sum		
	Life Annuity Guaranteed for 10 Years		
	Joint with 50%, 75% or 100% Survivor Benefit		
<u>Vesting Schedule:</u>	100% Vested immediately		
	Service is calculated using all years of service		
<u>Present Value of Accrued Benefit:</u>	Based on the Hypothetical Account Balance.		
<u>Actuarial Equivalence:</u>			
	Pre-Retirement -	Interest -	5.5%
		Mortality Table -	None
	Post-Retirement -	Interest -	5.5%
		Mortality Table -	G94 - 1994 Group Annuity Reserving Proj 2002, Scale AA (unisex)

Employee Census

Abc Corporation Cash Balance Plan For the plan year 1/1/2010 through 12/31/2010

Key	Percent Owner	- SVC -		Gender	— Ages —			— Dates —				Compensation	Hours Worked	HCE	OEX
		PS	FS		PA	AA	ARA	Birth	Hire	Part	Retire				
1 Jones Joe -- new participant															
Y	50.00	3	9	M	55	56	65	01/01/55	01/01/08	01/01/10	01/01/20	\$250,000.00		*	Y
2 William Robert -- new participant															
Y	50.00	3	14	M	50	51	65	01/01/60	01/01/08	01/01/10	01/01/25	\$250,000.00		*	Y
3 Reynolds Samantha -- new participant															
		3	19	F	45	46	65	01/01/65	01/01/08	01/01/10	01/01/30	\$118,000.00		*	Y
4 Miller Anne -- new participant															
		3	24	F	40	41	65	01/01/70	01/01/08	01/01/10	01/01/35	\$75,000.00		*	
5 James Jimmy -- new participant															
		3	39	M	25	26	65	01/01/85	01/01/08	01/01/10	01/01/50	\$35,000.00		*	
Total:											\$728,000.00				

	Count	Compensation
Active Fully Vested Benefits	5	\$728,000
Active Partially Vested Benefits	0	\$0
Active Without Vested Benefits	0	\$0
Terminated with Vested Benefits	0	\$0
Terminated without Vested Benefits	0	\$0
Terminated with Deferred Vested Benefits	0	\$0
Terminated - Paid Out	0	\$0
Currently Receiving Benefits	0	\$0
Inactives	0	\$0
Ineligibles	0	\$0

* Employee worked more than minimum hours required for service credit.

Key:	
AA=Attained Age	PA=Participation Age
FS=Future Service	PS=Past Service
HCE=Highly Compensated Employee	ARA=Assumed Retirement Age
OEX=Otherwise Excludable	

Schedule of Benefits

Abc Corporation Cash Balance Plan For the plan year 1/1/2010 through 12/31/2010

	Beg Year Acc Ben Monthly Compensation	End Year Acc Ben Monthly Compensation	Current				Vested Accrued Benefit	Present Value of Vested Accrued Benefit	Death Benefit
			Monthly Benefit	Lump Sum @ Ret	Accrued Benefit	Vest Pct			
1 Jones Joe -- new participant	0.00	20,416.67	1,240.33	168,386	1,240.33	100	1,240.33	104,000	104,000
2 William Robert -- new participant	0.00	20,416.67	1,621.06	220,074	1,621.06	100	1,621.06	104,000	104,000
3 Reynolds Samantha -- new participant	0.00	9,833.33	12.02	1,632	12.02	100	12.02	590	590
4 Miller Anne -- new participant	0.00	6,250.00	9.98	1,355	9.98	100	9.98	375	375
5 James Jimmy -- new participant	0.00	2,916.67	10.40	1,412	10.40	100	10.40	175	175
Totals:	\$0.00	\$59,833.34	\$2,893.79	\$392,859	\$2,893.79		\$2,893.79	\$209,140	

Disclaimer: The PVVABs shown on this report should not be used for distribution purposes.

Maximum Contribution 404(o)

Abc Corporation Cash Balance Plan
For the plan year 1/1/2010 through 12/31/2010
Valuation Date: 12/31/2010

Maximum Contribution

1) Funding Target	0
2) Target Normal Cost	193,732
3) 50% of the Funding Target	0
4) Increase in Funding Target Due to Salary Increases	0
5) Cushion Amount (3+4)	0
6) Total (1+2+5)	193,732
7) Funding Target as if At-Risk	0
8) Target Normal Cost as if At-Risk	209,140
9) Total (7+8)	209,140
10) Greater of 6 and 9	209,140
11) Assets	0
12) Undeducted Contributions	0
13) Maximum Contribution (IRC 404(o) (10-(11-12)))	209,140

TOP HEAVY TEST

Abc Corporation Cash Balance Plan

For the plan year 1/1/2010 through 12/31/2010

The Plan is Top Heavy For this Plan Year and Next Plan Year

Employee Classification	Employees Considered	Account Balance	Receivable	Excluded Balance	Prior Distributions	Adjusted Balance	Percent of Total
Key Employees:	2	208,000.00	0.00	0.00	0.00	208,000.00	99.45%
Non-Key Employees:	3	1,140.00	0.00	0.00	0.00	1,140.00	.55%
Employees Total:	5	\$209,140.00	\$0.00	\$0.00	\$0.00	\$209,140.00	100%

401(a)(4) Minimum Allocation Gateway

Abc Corporation Cash Balance Plan For the plan year 1/1/2010 through 12/31/2010

Minimum Allocation Gateway -- Passed - Highest HCE DB/DC Aggregate Allocation Rate Exceeds 25% and the Lowest NHCE Rate Is at Least 5% Plus 1% for Every 5% of Excess

A. Percentage of NHCEs benefiting primarily in the DB plan	0.00%	
B. Highest HCE DB/DC Aggregate Allocation Rate	27.54%	Minimum NHCE - 6.00%
C. Lowest NHCE DB/DC Aggregate Allocation Rate	6.14%	
D. Average NHCE DB Equivalent Allocation Rate	0.14%	
E. Lowest NHCE DB/DC Aggregate Allocation Rate (415(c) Comp)	6.14%	
F. Average NHCE DB Equivalent Allocation Rate (415(c) Comp)	0.14%	

Reg. 1.401(a)(4)-9(b) 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) General Test (Rate Groups)

Abc Corporation Cash Balance Plan For the plan year 1/1/2010 through 12/31/2010

Passed 401(a)(4) General
Non-Discrimination Test

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 Percentage 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%

All Together

Passed Method: Annual without Permitted Disparity

Rate Group	Norm Rate	MVAR	—Non-Highly Compensated Employees—			— Highly Compensated Employees —			Ratio Percent	Pass/Fail
			Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group		
1	10.48	14.66	1	2	50	1	3	33.33	150.01	Pass
2	7.77	9.73	1	2	50	2	3	66.67	75	Pass
3	3.95	4.04	2	2	100	3	3	100	100	Pass

Passed Method: Annual with Permitted Disparity

Rate Group	Norm Rate	MVAR	—Non-Highly Compensated Employees—			— Highly Compensated Employees —			Ratio Percent	Pass/Fail
			Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group		
1	10.73	14.91	1	2	50	1	3	33.33	150.01	Pass
2	7.99	9.96	1	2	50	2	3	66.67	75	Pass
3	4.50	4.59	2	2	100	3	3	100	100	Pass

Passed Method: Accrued-to-Date without Permitted Disparity

Rate Group	Norm Rate	MVAR	—Non-Highly Compensated Employees—			— Highly Compensated Employees —			Ratio Percent	Pass/Fail
			Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group		
1	10.48	14.66	1	2	50	1	3	33.33	150.01	Pass
2	7.77	9.73	1	2	50	2	3	66.67	75	Pass
3	3.95	4.04	2	2	100	3	3	100	100	Pass

401(a)(4) General Test (Rate Groups)

Abc Corporation Cash Balance Plan For the plan year 1/1/2010 through 12/31/2010

Passed Method: Accrued-to-Date with Permitted Disparity

Rate Group	Norm Rate	MVAR	— Non-Highly Compensated Employees —			— Highly Compensated Employees —			Ratio Percent	Pass/Fail
			Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group		
1	10.73	14.91	1	2	50	1	3	33.33	150.01	Pass
2	7.99	9.96	1	2	50	2	3	66.67	75	Pass
3	4.50	4.59	2	2	100	3	3	100	100	Pass

Failed Method: Equivalent Allocation without Permitted Disparity

Rate Group	Norm Rate	MVAR	— Non-Highly Compensated Employees —			— Highly Compensated Employees —			Ratio Percent	Pass/Fail
			Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group		
1	27.54	34.50	0	2	0	1	3	33.33	0	Fail
2	24.72	34.57	0	2	0	1	3	33.33	0	Fail
3	6.19	6.34	0	2	0	3	3	100	0	Fail

Failed Method: Equivalent Allocation with Permitted Disparity

Rate Group	Norm Rate	MVAR	— Non-Highly Compensated Employees —			— Highly Compensated Employees —			Ratio Percent	Pass/Fail
			Number Greater or Equal	Total	Percent in this Group	Number Greater or Equal	Total	Percent in this Group		
1	30.03	36.99	0	2	0	1	3	33.33	0	Fail
2	27.21	37.06	0	2	0	1	3	33.33	0	Fail
3	11.31	11.50	2	2	100	3	3	100	100	Pass

401(a)(4) General Test (Rate Groups)

Abc Corporation Cash Balance Plan For the plan year 1/1/2010 through 12/31/2010

All Together

Passed Method: Annual without Permitted Disparity

	H C E	Rate		Rate	Rate	Rate
		Norm	MVAR	Group 1	Group 2	Group 3
				≥ 10.48	≥ 7.77	≥ 3.95
				≥ 14.66	≥ 9.73	≥ 4.04
3 Reynolds Samantha	Y	3.95	4.04	*	*	Y
1 Jones Joe	Y	7.77	9.73	*	Y	Y
2 William Robert	Y	10.48	14.66	Y	Y	Y
Number of HCE's in group:				1	2	3
Total number of HCE's:				3	3	3
Percent of HCE's				33.33 %	66.67 %	100%
4 Miller Anne		5.91	6.07	*	*	Y
5 James Jimmy		19.92	20.65	Y	Y	Y
Number of NHCE's in group:				1	1	2
Total number of NHCE's:				2	2	2
Percent of NHCE's				50.00 %	50.00 %	100%
Ratio percent of NHCE's/HCE's:				150.02 %	75.00 %	100%

401(a)(4) General Test (Rate Groups)

Abc Corporation Cash Balance Plan For the plan year 1/1/2010 through 12/31/2010

All Together

Passed Method: Annual with Permitted Disparity

	H C E	Rate		Rate	Rate	Rate
		Norm	MVAR	Group 1	Group 2	Group 3
				≥ 10.73	≥ 7.99	≥ 4.50
				≥ 14.91	≥ 9.96	≥ 4.59
3 Reynolds Samantha	Y	4.50	4.59	*	*	Y
1 Jones Joe	Y	7.99	9.96	*	Y	Y
2 William Robert	Y	10.73	14.91	Y	Y	Y
Number of HCE's in group:				1	2	3
Total number of HCE's:				3	3	3
Percent of HCE's				33.33 %	66.67 %	100%
4 Miller Anne		6.56	6.72	*	*	Y
5 James Jimmy		20.57	21.30	Y	Y	Y
Number of NHCE's in group:				1	1	2
Total number of NHCE's:				2	2	2
Percent of NHCE's				50.00 %	50.00 %	100%
Ratio percent of NHCE's/HCE's:				150.02 %	75.00 %	100%

401(a)(4) General Test (Rate Groups)

Abc Corporation Cash Balance Plan For the plan year 1/1/2010 through 12/31/2010

All Together

Passed Method: Accrued-to-Date without Permitted Disparity

	H C E	Rate		Rate	Rate	Rate
		Norm	MVAR	Group 1	Group 2	Group 3
				≥ 10.48	≥ 7.77	≥ 3.95
				≥ 14.66	≥ 9.73	≥ 4.04
3 Reynolds Samantha	Y	3.95	4.04	*	*	Y
1 Jones Joe	Y	7.77	9.73	*	Y	Y
2 William Robert	Y	10.48	14.66	Y	Y	Y
Number of HCE's in group:				1	2	3
Total number of HCE's:				3	3	3
Percent of HCE's				33.33 %	66.67 %	100%
4 Miller Anne		5.91	6.07	*	*	Y
5 James Jimmy		19.92	20.65	Y	Y	Y
Number of NHCE's in group:				1	1	2
Total number of NHCE's:				2	2	2
Percent of NHCE's				50.00 %	50.00 %	100%
Ratio percent of NHCE's/HCE's:				150.02 %	75.00 %	100%

401(a)(4) General Test (Rate Groups)

Abc Corporation Cash Balance Plan For the plan year 1/1/2010 through 12/31/2010

All Together

Passed Method: Accrued-to-Date with Permitted Disparity

	H C E	Rate		Rate	Rate	Rate
		Norm	MVAR	Group 1	Group 2	Group 3
				≥ 10.73	≥ 7.99	≥ 4.50
				≥ 14.91	≥ 9.96	≥ 4.59
3 Reynolds Samantha	Y	4.50	4.59	*	*	Y
1 Jones Joe	Y	7.99	9.96	*	Y	Y
2 William Robert	Y	10.73	14.91	Y	Y	Y
Number of HCE's in group:				1	2	3
Total number of HCE's:				3	3	3
Percent of HCE's				33.33 %	66.67 %	100%
4 Miller Anne		6.56	6.72	*	*	Y
5 James Jimmy		20.57	21.30	Y	Y	Y
Number of NHCE's in group:				1	1	2
Total number of NHCE's:				2	2	2
Percent of NHCE's				50.00 %	50.00 %	100%
Ratio percent of NHCE's/HCE's:				150.02 %	75.00 %	100%

401(a)(4) General Test (Rate Groups)

Abc Corporation Cash Balance Plan **For the plan year 1/1/2010 through 12/31/2010**

All Together

Failed Method: DC Allocation without Permitted Disparity

	H C E	Rate		Rate	Rate	Rate
		Norm	MVAR	Group 1	Group 2	Group 3
				≥ 27.54	≥ 24.72	≥ 6.19
				≥ 34.50	≥ 34.57	≥ 6.34
3 Reynolds Samantha	Y	6.19	6.34	*	*	Y
1 Jones Joe	Y	27.54	34.50	Y	*	Y
2 William Robert	Y	24.72	34.57	*	Y	Y
Number of HCE's in group:				1	1	3
Total number of HCE's:				3	3	3
Percent of HCE's				33.33 %	33.33 %	100%
4 Miller Anne		6.17	6.34	*	*	*
5 James Jimmy		6.11	6.33	*	*	*
Number of NHCE's in group:				0	0	0
Total number of NHCE's:				2	2	2
Percent of NHCE's				0.00 %	0.00 %	0.00 %
Ratio percent of NHCE's/HCE's:				0.00 %	0.00 %	0.00 %

401(a)(4) General Test (Rate Groups)

Abc Corporation Cash Balance Plan For the plan year 1/1/2010 through 12/31/2010

All Together

Failed Method: DC Allocation with Permitted Disparity

	H C E	Rate		Rate	Rate	Rate
		Norm	MVAR	Group 1	Group 2	Group 3
				≥ 30.03	≥ 27.21	≥ 11.31
				≥ 36.99	≥ 37.06	≥ 11.50
3 Reynolds Samantha	Y	11.31	11.50	*	*	Y
1 Jones Joe	Y	30.03	36.99	Y	*	Y
2 William Robert	Y	27.21	37.06	*	Y	Y
Number of HCE's in group:				1	1	3
Total number of HCE's:				3	3	3
Percent of HCE's				33.33 %	33.33 %	100%
4 Miller Anne		11.87	12.04	*	*	Y
5 James Jimmy		11.81	12.03	*	*	Y
Number of NHCE's in group:				0	0	2
Total number of NHCE's:				2	2	2
Percent of NHCE's				0.00 %	0.00 %	100%
Ratio percent of NHCE's/HCE's:				0.00 %	0.00 %	100%

Abc Corporation Cash Balance Plan
Participant Account Statement

Jones Joe

new participant

For the plan year 1/1/2010 through 12/31/2010

Employee #

Source of Funds	Beginning Balance	Pay Credit	Interest Credit	Distribution	Adjustment	Ending Balance	Vest Pct
Cash Balance							100
Cash Balance	0.00	104,000.00	0.00	0.00	0.00	104,000.00	
Total:	\$0.00	\$104,000.00	\$0.00	\$0.00	\$0.00	\$104,000.00	

Total Account Balance: \$104,000.00

Total Vested Account Balance: \$104,000.00

Total Vested Amount: \$104,000.00

Preparer: Lar Pensions, LLC

Abc Corporation Cash Balance Plan
Participant Account Statement
William Robert

new participant

For the plan year 1/1/2010 through 12/31/2010

Employee #

Source of Funds	Beginning Balance	Pay Credit	Interest Credit	Distribution	Adjustment	Ending Balance	Vest Pct
Cash Balance							100
Cash Balance	0.00	104,000.00	0.00	0.00	0.00	104,000.00	
Total:	\$0.00	\$104,000.00	\$0.00	\$0.00	\$0.00	\$104,000.00	

Total Account Balance: \$104,000.00

Total Vested Account Balance: \$104,000.00

Total Vested Amount: \$104,000.00

Preparer: Lar Pensions, LLC

Abc Corporation Cash Balance Plan
Participant Account Statement
Reynolds Samantha

new participant

For the plan year 1/1/2010 through 12/31/2010

Employee #

Source of Funds	Beginning Balance	Pay Credit	Interest Credit	Distribution	Adjustment	Ending Balance	Vest Pct
Cash Balance							100
Cash Balance	0.00	590.00	0.00	0.00	0.00	590.00	
Total:	\$0.00	\$590.00	\$0.00	\$0.00	\$0.00	\$590.00	

Total Account Balance: \$590.00

Total Vested Account Balance: \$590.00

Total Vested Amount: \$590.00

Preparer: Lar Pensions, LLC

Abc Corporation Cash Balance Plan
Participant Account Statement

Miller Anne

new participant

For the plan year 1/1/2010 through 12/31/2010

Employee #

Source of Funds	Beginning Balance	Pay Credit	Interest Credit	Distribution	Adjustment	Ending Balance	Vest Pct
Cash Balance							100
Cash Balance	0.00	375.00	0.00	0.00	0.00	375.00	
Total:	\$0.00	\$375.00	\$0.00	\$0.00	\$0.00	\$375.00	

Total Account Balance: \$375.00

Total Vested Account Balance: \$375.00

Total Vested Amount: \$375.00

Preparer: Lar Pensions, LLC

Abc Corporation Cash Balance Plan
Participant Account Statement

James Jimmy

new participant

For the plan year 1/1/2010 through 12/31/2010

Employee #

Source of Funds	Beginning Balance	Pay Credit	Interest Credit	Distribution	Adjustment	Ending Balance	Vest Pct
Cash Balance							100
Cash Balance	0.00	175.00	0.00	0.00	0.00	175.00	
Total:	\$0.00	\$175.00	\$0.00	\$0.00	\$0.00	\$175.00	

Total Account Balance: \$175.00

Total Vested Account Balance: \$175.00

Total Vested Amount: \$175.00

Preparer: Lar Pensions, LLC