

<p align="center"> <b>The ABC Company</b>  <b>ABC Sample Plan</b>  <b>Valuation as of December 31, 20xx</b>  <b>IRC401(k) ADP Test</b> </p>
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Salary Group	Number of Participants	Average* Deferral As %Pay
Highly Compensated	9	2.56%
Non-Highly Compensated	167	1.28%
Total Plan	176	1.35%

**IRC401(k) Average Deferral Percentage Test**

(1)	1.25 x Average Deferral for Non-Highly Compensated group:	1.60%
(2)	Lesser of 2% plus Average Deferral for Non-Highly Compensated group and 2 x Average Deferral for Non-Highly Compensated group:	2.56%
(3)	Average Deferral for Highly Compensated group may not exceed the greater of (1) and (2):  (This maximum% is based on top-down leveling by percentages. Actual refunds must be based on amounts and hence this maximum% may be exceeded and yet be deemed nondiscriminatory. See IRS Notice 97-2).	2.56%

The IRC401(k) ADP Test Is **Satisfied**.

**Theoretical Values:**

Maximum Average Deferral for Highly Compensated Group:  (Based on the Average Deferral for the Non-Highly Compensated group and using top-down leveling by percentages. Actual refunds must be based on amounts and hence this percentage may be exceeded and yet be deemed nondiscriminatory. Refer to IRS Notice 97-2 for details.)	2.56%
Minimum Deferral for Non-Highly Compensated Group:  (Based on the Average Deferral for the Highly Compensated group)	1.28%

\* The test includes the following %'s of deferrals/contributions:

401(k) elective deferral %'s:	HC:	100.00%	NHC:	100.00%
401(k) QNEC contribution %'s:	HC:	100.00%	NHC:	100.00%

ADP Test amounts have been theoretically reduced for NHC participants to shift a portion of the NHC ADP numerator to the ACP test. The amount shifted is the maximum permissible such that the ADP test remains satisfied.

Plan uses Current Year ADP NHC Contributions to perform test.

**The ABC Company**  
**ABC Sample Plan**  
**Valuation as of December 31, 20xx**  
**IRC401(k) ADP Test - Employee-Level Details**

Name	Compensation Denominator	SocSec#	ADP Numerator	ADP%	HCParti
Participant Last Name, First Name	110	###-##-1234	0.00	0.00	N
	21,601	###-##-1234	0.00	0.00	N
Random sampling. Actual	37,799	###-##-1234	0.00	0.00	N
test would show all plan participants.	55,710	###-##-1234	0.00	0.00	Y
	32,083	###-##-1234	0.00	0.00	N
	11,439	###-##-1234	0.00	0.00	N
	N/A	###-##-1234	0.00	0.00	Y
	39,567	###-##-1234	0.00	0.00	N
	8,332	###-##-1234	329.93	3.96	N
	8,992	###-##-1234	0.00	0.00	N
	10,107	###-##-1234	0.00	0.00	N
	1,072	###-##-1234	0.00	0.00	N
	12,433	###-##-1234	0.00	0.00	N
	24,124	###-##-1234	0.00	0.00	N
	7,867	###-##-1234	0.00	0.00	N
	6,338	###-##-1234	0.00	0.00	N
	26,469	###-##-1234	1,212.63	4.58	N
	4,747	###-##-1234	0.00	0.00	N
	20,997	###-##-1234	831.52	3.96	N
	12,228	###-##-1234	0.00	0.00	N
	13,712	###-##-1234	0.00	0.00	N
	28,841	###-##-1234	0.00	0.00	N
	2,431	###-##-1234	0.00	0.00	N
	4,178	###-##-1234	0.00	0.00	N
	20,817	###-##-1234	0.00	0.00	N
	16,050	###-##-1234	0.00	0.00	N
	27,724	###-##-1234	0.00	0.00	N
	128,750	###-##-1234	5,962.50	4.63	Y
	22,905	###-##-1234	0.00	0.00	N
	35,687	###-##-1234	257.38	0.72	N
	28,485	###-##-1234	0.00	0.00	N
	12,097	###-##-1234	0.00	0.00	N
	10,174	###-##-1234	0.00	0.00	N

**The ABC Company**  
**ABC Sample Plan**  
**Valuation as of December 31, 20xx**  
**IRC401(m) ACP Test - Employee-Level Details**

Name	Compensation Denominator	SocSec#	ACP Numerator	ACP%	HC
	7,981	###-##-1234	0.00	0.00	N
	3,703	###-##-1234	0.00	0.00	N
	15,355	###-##-1234	0.00	0.00	N
	19,198	###-##-1234	0.00	0.00	N
	39,935	###-##-1234	0.00	0.00	N
	3,874	###-##-1234	0.00	0.00	N
	133,925	###-##-1234	0.00	0.00	Y
	3,575	###-##-1234	0.30	0.01	N
	1,320	###-##-1234	0.00	0.00	N
	20,892	###-##-1234	0.00	0.00	N
	86,658	###-##-1234	0.00	0.00	N
Total	3,833,606		1,013.75		

**HC Total**

Number of HC EEs	9	Total ACP%	0.10%	Avg ACP%	0.01%
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**NHC Total**

Number of NHC EEs	167	Total ACP%	2.77%	Avg ACP%	0.02%
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Plan uses Current Year ACP NHC Contributions to perform test.

**HC** indicates highly compensated status.

The ACP NUMERATOR includes the following %s of deferrals/contributions:

Employer matching contribution %'s:	HC:	100.00%	NHC:	100.00%
QMAC contribution %'s:	HC:	100.00%	NHC:	100.00%

ACP Test amounts have been theoretically increased for NHC participants because of the shift of a portion of the NHC ADP numerator from the ADP to the ACP test. The amount shifted is the maximum permissible such that the ADP test remains satisfied.