

THE ABC COMPANY
THE ABC COMPANY SAMPLE PLAN
 Compliance Testing Summary
 For the 20xx Plan Year

American United Life Insurance Company® (AUL), a OneAmerica® company, is pleased to provide you with the results of the annual compliance tests for the 20xx plan year. As a reminder, for your plan to maintain its qualified status, the IRS requires your plan to satisfy all applicable compliance testing on an annual basis. Please review your Administrative Services Agreement for a summary of the tests AUL is contracted to prepare. For additional information please visit the [Year End Services Center](#).

Compliance Test	Results	Important Information
Minimum Coverage - § 410(b) 401(k) Provisions: 100.00% 401(m) Provisions: 100.00%	Pass	Minimum Coverage tests must be satisfied on an annual basis. Each contribution source [e.g., elective deferrals, employer match and profit sharing (or employer) contributions] must pass this test separately and independently of each other. According to the test results, your plan has satisfied all coverage tests.
Compensation Nondiscrimination - § 414(s)	Pass	
Actual Deferral Percentage - ADP Testing Method: Prior Year 2010 HCE Theoretical Maximum ADP: 3.20 %	Pass	HCEs were either not reported on the census or were reported but had no deferrals. Therefore, the ADP test has not been performed and is deemed to automatically pass.
Actual Contribution Percentage - ACP Testing Method: Prior Year 2010 HCE Theoretical Maximum ACP: 0.02 %	Pass	HCEs were either not reported on the census or were reported but had no matching contributions. Therefore, the ACP test has not been performed and is deemed to automatically pass.
Maximum Annual Additions - § 415	Pass	
Top Heavy		If applicable, results can be found on the eSponsor web site when completed.

Your Compliance Testing Results Summary contains at least one Testing Alert. In many instances, an alert is only additional information for you and no action is necessary. However, you may determine that you may wish to submit revised data for a retest. Please review the 2009 census instructions for additional information regarding the alert(s).

Alert #1 - Fields were left blank or extraneous data was provided when it was not applicable. See the 2009 census instructions for information on how the data was used.

Alert #8 - Our records indicate that your plan experienced a short plan year in 2009. Treasury Regulation section 1.401(a)(17)-1(b)(3)(iii) states that if a plan uses a compensation period of less than 12 months for a plan year, the maximum dollar limit for compensation that may be used for plan purposes, including nondiscrimination testing, must be prorated. To be nondiscriminatory to all participants, we have assumed that you have also elected to prorate the hours requirement for employer contributions for testing purposes.