

# Top-Heavy Test

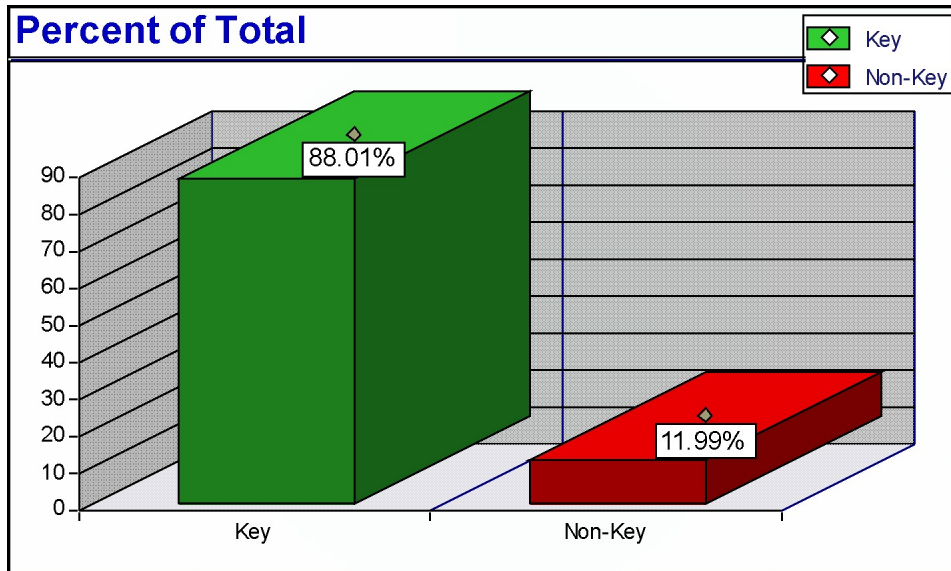
## Sample Cash Balance Plan

For the plan year 01/01/2024 through 12/31/2024

The Plan is Top-Heavy for the Next Plan Year

Employee Classification	Employees Considered	Account Bal/PVAB	Receivable	Excluded Bal/PVAB	Prior Distributions	Adjusted Bal/PVAB	Percent of Total
Key Employees	1	135,000.00	0.00	0.00	0.00	135,000.00	88.01%
Non-Key Employees	6	18,391.27	0.00	0.00	0.00	18,391.27	11.99%
Totals:	7	\$153,391.27	\$0.00	\$0.00	\$0.00	\$153,391.27	100.00%

### Percent of Total



# Top-Heavy Test (Detail)

## Sample Cash Balance Plan

For the plan year 01/01/2024 through 12/31/2024

Key Status	Total Bal/PVAB	Receivable	Excluded Bal/PVAB	Distributions					Adjusted Bal/PVAB	
				Current Year	Prior Year (-1)	Prior Year (-2)	Prior Year (-3)	Prior Year (-4)		
Key Employees										
1 Cal Armstrong										
Key	135,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135,000.00	
Subtotals:										
	\$135,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$135,000.00	
Non-Key Employees										
3 Larry Light -- new participant - less than required hours										
Non-Key	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Irene Strong										
Non-Key	5,529.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,529.38	
7 Ruth Timmons										
Non-Key	7,629.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,629.89	
8 Evie Waters -- new participant										
Non-Key	120.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120.00	
9 Bob Wonder										
Non-Key	4,212.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,212.00	
99 Summer Worth -- new participant										
Non-Key	900.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	900.00	
Subtotals:										
	\$18,391.27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18,391.27	
Grand Total:										
	\$153,391.27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$153,391.27	



# 401(a)(26) Minimum Participation Test

## Sample Cash Balance Plan

For the plan year 01/01/2024 through 12/31/2024

Passed 401(a)(26) Minimum  
Participation Test

### Passed Method: Annual

A. Total Number of Employees	9
B. Excludable Employees	2
C. Total Not Excluded (A-B)	7
D. Total Benefiting	6
E. 40% of Total Not Excluded (C*.4)	3
F. Greater of E or 2 (or if C only 1,1)	3
G. Lesser of 50 or F	3

### Passes 401(a)(26) Minimum Participation Test if (G) not greater than (D)

IRC Sec. 401(a)(26) for DB plans requires additional participation requirements, such that on each day of the plan year, the number of participants benefiting with a "meaningful" benefit is at least the lesser of:

(1) 50 non-excludable employees of the employer

Or

(2) the greater of

(a) 40 percent of non-excludable employees of the employer, Or

(b) 2 non-excludable employees (or if there is only 1 non-excludable employee, such employee)



# 401(a)(26) Minimum Participation Test (Detail)

## Sample Cash Balance Plan For the plan year 01/01/2024 through 12/31/2024

Passed 401(a)(26) Minimum  
Participation Test

				Testing		Benefit Accruals Life Annuity		Benefit Basis			
H	O	Att	Assumed	Past	Annual	Average	Annual	Accrued-to-	Annual	Accrued-to-Date	
C	E	Age	Ret Age	Svc	Compensation	Compensation	Method	Date	Rate	Benefiting	Rate
E	X										Benefiting
<b>Non-Excludables</b>											
<b>1 Cal Armstrong</b>											
Y		76	79	2	330,000.00	0.00	403.13	0.00	1.47	Y	0.00
<b>3 Larry Light</b> -- new participant - less than required hours											
		23	62	0	6,500.00	0.00	0.00	0.00	0.00	N	0.00
<b>6 Irene Strong</b>											
		60	63	2	52,000.00	0.00	65.00	0.00	1.50	Y	0.00
<b>7 Ruth Timmons</b>											
		82	85	2	140,000.00	0.00	153.44	0.00	1.32	Y	0.00
<b>8 Evie Waters</b> -- new participant											
		23	62	1	4,000.00	0.00	6.67	0.00	2.00	Y	0.00
<b>9 Bob Wonder</b>											
		80	83	2	69,000.00	0.00	79.69	0.00	1.39	Y	0.00
<b>99 Summer Worth</b> -- new participant											
		23	62	1	30,000.00	0.00	50.00	0.00	2.00	Y	0.00
<b>Excludables</b>											
<b>2 Amy Armstrong</b> -- ineligible - minimum service, anticipated participation 7/1/2025											
Y		40	0	0	0.00	0.00	0.00	0.00	0.00	Exc	0.00
<b>5 Ava Pearl</b> -- ineligible - minimum service, anticipated participation 7/1/2025											
		51	0	0	0.00	0.00	0.00	0.00	0.00	Exc	0.00



# 410(b) Minimum Coverage Test

## Sample Cash Balance Plan

For the plan year 01/01/2024 through 12/31/2024

**Passed 410(b) Minimum  
Coverage Test**

### I. Ratio Percentage Test - **Passed**

**Passed**

#### Satisfied Plan Eligibility

— Number of Participants —

	NHCEs	HCEs	Total
A. Benefiting	5	1	6
B. Not Benefiting	1	0	1
C. Total	6	1	7

D. Percentage (A/C) 83.33% 100.00%

E. Ratio Percentage (NHCEs/HCEs) 83.33%  
(must be 70% or more)

### II. Average Benefit Test - **Passed**

#### A. Nondiscriminatory Classification Test

**Passed**

- |                                   |        |
|-----------------------------------|--------|
| 1. NHCEs Concentration Percentage | 85.71  |
| 2. Safe Harbor Percentage         | 31.25  |
| 3. Unsafe Harbor Percentage       | 21.25  |
| 4. Ratio Percentage               | 83.33% |

Ratio Percentage is greater than or equal to Safe Harbor Percentage **Passed**

#### All Together

#### B. Average Benefit Percentage Test

- Average Benefit Percentage of NHCEs
- Average Benefit Percentage of HCEs
- Average Benefit Percentage (B1/B2)  
(must be 70% or more)

#### Benefit Basis

Annual		Accrued-to-Date	
w/o PD	with PD	w/o PD	with PD
1.37	1.78		
1.47	1.63		
93.20%	109.20%		
<b>Pass</b>	<b>Pass</b>		

#### Equivalent Contribution Basis

Annual	
w/o PD	with PD
3.33	5.99
5.92	7.96
56.25%	75.25%
<b>Fail</b>	<b>Pass</b>



# 410(b) Minimum Coverage Test

## Sample Cash Balance Plan

For the plan year 01/01/2024 through 12/31/2024

Percentages														
Testing					Benefit Accruals			Benefit Basis				Equivalent Contribution Basis		
H	B	O	Att	Testing	Past	Annual	Annual	Accrued-	Annual	Accrued-to-Date		Annual		
C	E	E	Age	Age	Svc	Compensation	Method	to-Date	w/o PD	with PD	w/o PD	with PD	w/o PD	with PD
E	N	X												
<b>Highly Compensated</b>														
<b>1 Cal Armstrong</b>														
Y	Y		76	79	2	330,000.00	403.13	907.05	1.47	1.63	0.00	0.00	5.92	7.96
Subtotals:						\$330,000.00			1.47	1.63	0.00	0.00	5.92	7.96
Total HCEs						1								
Average Benefit Percentage									1.47	1.63	0.00	0.00	5.92	7.96
<b>Non-Highly Compensated</b>														
<b>3 Larry Light -- new participant - less than required hours</b>														
N			23	62	0	6,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6 Irene Strong</b>														
Y			60	63	2	52,000.00	65.00	43.34	1.50	2.05	0.00	0.00	9.76	15.46
<b>7 Ruth Timmons</b>														
Y			82	85	2	140,000.00	153.44	116.67	1.32	1.60	0.00	0.00	4.10	8.20
<b>8 Evie Waters -- new participant</b>														
Y			23	62	1	4,000.00	6.67	6.67	2.00	2.50	0.00	0.00	0.70	1.40
<b>9 Bob Wonder</b>														
Y			80	83	2	69,000.00	79.69	57.50	1.39	2.03	0.00	0.00	4.74	9.48
<b>99 Summer Worth -- new participant</b>														
Y			23	62	1	30,000.00	50.00	50.00	2.00	2.50	0.00	0.00	0.70	1.40
Subtotals:						\$301,500.00			8.21	10.68	0.00	0.00	20.00	35.94
Total NHCEs						6								
Average Benefit Percentage									1.37	1.78	0.00	0.00	3.33	5.99
Average Benefit Percentage Test									93.20%	109.20%	0.00%	0.00%	56.25%	75.25%
									Pass	Pass	n/a	n/a	Fail	Pass



# 401(a)(4) Minimum Allocation Gateway

## Sample Cash Balance Plan

For the plan year 01/01/2024 through 12/31/2024

**Minimum Allocation Gateway -- Passed** - Combined Plans Are Primarily Defined Benefit in Nature, i.e. at Least 50% of NHCEs Benefit Primarily from the DB Plan

A. Percentage of NHCEs benefiting primarily in the DB plan	100.00%	
B. Highest HCE DB/DC Aggregate Allocation Rate	5.92%	Minimum NHCE - 1.97%
C. Lowest NHCE DB/DC Aggregate Allocation Rate	4.00%	Strong, I
D. Average NHCE DB Equivalent Allocation Rate	4.00%	
E. Lowest NHCE DB/DC Aggregate Allocation Rate (415(c) Comp)	4.00%	
F. Average NHCE DB Equivalent Allocation Rate (415(c) Comp)	4.00%	

Treas. 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) Minimum Allocation Gateway (Detail)

Sample Cash Balance Plan  
For the plan year 01/01/2024 through 12/31/2024

	H C E	DC Alloc Rate	DB Alloc Rate	DB Avg Rate	Aggregate Rate	DC Rate	DB Rate	415(c) DB Avg Rate	Aggregate Rate Compensation	
1 Cal Armstrong										
	Y	0.00	5.92	0.00	5.92	0.00			0.00	330,000.00
6 Irene Strong										
		0.00	9.76	4.00	4.00	0.00	9.76	4.00	4.00	52,000.00
7 Ruth Timmons										
		0.00	4.10	4.00	4.00	0.00	4.10	4.00	4.00	140,000.00
8 Evie Waters -- new participant										
		0.00	0.70	4.00	4.00	0.00	0.70	4.00	4.00	4,000.00
9 Bob Wonder										
		0.00	4.74	4.00	4.00	0.00	4.74	4.00	4.00	69,000.00
99 Summer Worth -- new participant										
		0.00	0.70	4.00	4.00	0.00	0.70	4.00	4.00	30,000.00





# 401(a)(4) General Test

## Sample Cash Balance Plan

For the plan year 01/01/2024 through 12/31/2024

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

A Rate Group passes if the Ratio Percentage 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
NHCEs Concentration Percentage	-	85.71%
Safe Harbor Percentage	-	31.25%
Mid-Point	-	26.25%
Unsafe Harbor Percentage	-	21.25%

### 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	1.47	1.60	3	6	50	1	1	100	50	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	1.63	1.75	4	6	66.67	1	1	100	66.67	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	5.92	6.45	1	6	16.67	1	1	100	16.67	Fail

**Passed** 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	7.96	8.66	3	6	50	1	1	100	50	Pass



# 401(a)(4) General Test

## Sample Cash Balance Plan

For the plan year 01/01/2024 through 12/31/2024

### All Together

**Passed** Method: Annual without Permitted Disparity

H C E	Rate Norm	MVAR	Rate Group 1	
			≥	1.47
			≥	1.60

1 Cal Armstrong	Y	1.47	1.60	Y
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Number of HCEs in group:	1
Total number of HCEs:	1
Percent of HCEs:	100%

3 Larry Light	0.00	0.00	*
6 Irene Strong	1.50	1.66	Y
7 Ruth Timmons	1.32	1.43	*
8 Evie Waters	2.00	6.63	Y
9 Bob Wonder	1.39	1.51	*
99 Summer Worth	2.00	6.66	Y

Number of NHCE's in group:	3
Total number of NHCEs:	6
Percent of NHCEs	50%

Ratio percent of NHCEs/HCEs:	50%
	Pass



# 401(a)(4) General Test

## Sample Cash Balance Plan

For the plan year 01/01/2024 through 12/31/2024

### All Together

Passed Method: Annual with Permitted Disparity

H C E	Rate Norm	MVAR	Rate Group 1	
			≥	1.63
			≥	1.75

1 Cal Armstrong	Y	1.63	1.75	Y
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Number of HCEs in group:	1
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Total number of HCEs:	1
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Percent of HCEs:	100%
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3 Larry Light	0.00	0.00	*
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6 Irene Strong	2.05	2.21	Y
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7 Ruth Timmons	1.60	1.72	*
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8 Evie Waters	2.50	7.13	Y
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9 Bob Wonder	2.03	2.16	Y
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99 Summer Worth	2.50	7.16	Y
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Number of NHCE's in group:	4
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Total number of NHCEs:	6
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Percent of NHCEs	66.67%
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Ratio percent of NHCEs/HCEs:	66.67%
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Pass



# 401(a)(4) General Test

## Sample Cash Balance Plan

For the plan year 01/01/2024 through 12/31/2024

### All Together

**Failed** Method: Equivalent Allocation without Permitted Disparity

H C E	Rate Norm	MVAR	Rate Group 1	
			≥	5.92
			≥	6.45

1 Cal Armstrong	Y	5.92	6.45	Y
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Number of HCEs in group:	1
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Total number of HCEs:	1
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Percent of HCEs:	100%
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3 Larry Light	0.00	0.00	*
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6 Irene Strong	9.76	10.79	Y
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7 Ruth Timmons	4.10	4.46	*
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8 Evie Waters	0.70	2.34	*
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9 Bob Wonder	4.74	5.17	*
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99 Summer Worth	0.70	2.35	*
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Number of NHCE's in group:	1
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Total number of NHCEs:	6
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Percent of NHCEs	16.67%
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Ratio percent of NHCEs/HCEs:	16.67%
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Fail



# 401(a)(4) General Test

## Sample Cash Balance Plan

For the plan year 01/01/2024 through 12/31/2024

### All Together

**Passed** Method: Equivalent Allocation with Permitted Disparity

H C E	Rate Norm	MVAR	Rate Group 1	
			≥	7.96
			≥	8.66

1 Cal Armstrong	Y	7.96	8.66	Y
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Number of HCEs in group:	1
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Total number of HCEs:	1
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Percent of HCEs:	100%
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3 Larry Light	0.00	0.00	*
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6 Irene Strong	15.46	16.49	Y
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7 Ruth Timmons	8.20	8.92	Y
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8 Evie Waters	1.40	4.68	*
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9 Bob Wonder	9.48	10.34	Y
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99 Summer Worth	1.40	4.70	*
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Number of NHCE's in group:	3
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Total number of NHCEs:	6
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Percent of NHCEs	50%
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Ratio percent of NHCEs/HCEs:	50%
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Pass



# 401(a)(4) Most Valuable Benefit Percentages

## Sample Cash Balance Plan

For the plan year 01/01/2024 through 12/31/2024

Benefit Percentages												
Testing						Benefit Basis				Equivalent Contrib Basis		
H C E	B E N	Att Age	Ret Age	Testing Age	Past Svc	Average Compensation	Annual w/o PD	Annual with PD	Accrued-to-Date w/o PD	Accrued-to-Date with PD	Annual w/o PD	Annual with PD
<b>1 Cal Armstrong</b>												
Y	Y	76	79	79	2	0.00	1.60	1.75	0.00	0.00	6.45	8.66
<b>3 Larry Light</b> -- new participant - less than required hours												
		23	62	62	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6 Irene Strong</b>												
Y		60	63	63	2	0.00	1.66	2.21	0.00	0.00	10.79	16.49
<b>7 Ruth Timmons</b>												
Y		82	85	85	2	0.00	1.43	1.72	0.00	0.00	4.46	8.92
<b>8 Evie Waters</b> -- new participant												
Y		23	62	62	1	0.00	6.63	7.13	0.00	0.00	2.34	4.68
<b>9 Bob Wonder</b>												
Y		80	83	83	2	0.00	1.51	2.16	0.00	0.00	5.17	10.34
<b>99 Summer Worth</b> -- new participant												
Y		23	62	62	1	0.00	6.66	7.16	0.00	0.00	2.35	4.70



# 410(b)/401(a)(4) Worksheet

## Sample Cash Balance Plan

For the plan year 01/01/2024 through 12/31/2024

### Discrimination Test Assumptions:

HCE Determination - Based on all employees

Otherwise Excludable - Otherwise Excludable HCEs are included with the Not Otherwise Excludable employees

### 410(b)/401(a)(4) Testing:

Pre-Retirement - Interest - 8.5%

Post-Retirement - Interest - 8.5%

Mortality Table - U84 - 1984 Unisex

Permissively Aggregated Plans - Tested as a Single Plan

Compensation - Use current compensation to calculate the benefit accrual rate (annual method)

Testing Age - Normal retirement age or attained age, if older

Normal Form for MVAR - Joint with 100% Survivor Benefits

Allocation for DB is Equivalent Allocation and Accrual for DC is Equivalent Accrual



# 410(b)/401(a)(4) Worksheet

## Sample Cash Balance Plan

For the plan year 01/01/2024 through 12/31/2024

### 1 Cal Armstrong

H O — Benefiting —			Testing —				Annuity		Permitted		Permitted		Top			
C E			Ret —DB Past Svc—		—DC Past Svc—		Accumulation Purchase		Covered		Disparity		Heavy			
E X	ER	401(k)	401(m)	Age	Age	410(b)	401(a)(4)	410(b)	401(a)(4)	Factor	Rate	Compensation	Factor(DC)	Factor(DB)	Only	
Y	Y	N	N	76	79	2	2	2	2	1.2773	61.9391	\$69,996.00	5.700	0.750		
Method		Type		DC Value		Accrued Benefit		Testing Comp		Lump Sum at Testing Age		PD Adj Rate		Rates — Normal — MVAR —		
Annual Allocation		DC		0.00		0.00		330,000.00		0.00		0.00		0.00		0.00
		DB		19,548.67		403.13						5.92		7.96		6.45
		401(k) SH		0.00		0.00						0.00		0.00		0.00
		Total 401(a)(4)		19,548.67		403.13						C 5.92		7.96		6.45
		401(k/m)		0.00		0.00						0.00		0.00		
		Total 410(b)		19,548.67		403.13						5.92		7.96		
Annual Accrual		DC		0.00		0.00		330,000.00		0.00		0.00		0.00		0.00
		DB		19,548.67		403.13						1.47		1.63		1.60
		401(k) SH		0.00		0.00				0.00		0.00		0.00		0.00
		Total 401(a)(4)		19,548.67		403.13				0.00		D 1.47		1.63		1.60
		401(k/m)		0.00		0.00				0.00		0.00		0.00		
		Total 410(b)		19,548.67		403.13				0.00		1.47		1.63		
Accrued-to-Date		DC		0.00		0.00		0.00		0.00		0.00		0.00		0.00
		DB				1,814.10						0.00		0.00		0.00
		401(k) SH		0.00		0.00				0.00		0.00		0.00		0.00
		Total 401(a)(4)		0.00		1,814.10				0.00		0.00		0.00		0.00
		401(k/m)		0.00		0.00				0.00		0.00		0.00		
		Total 410(b)		0.00		1,814.10				0.00		0.00		0.00		

### 6 Irene Strong

H C E X	O — ER	Benefiting		Age	Testing				Accumulation Factor	Annuity Purchase Rate	Covered Compensation	Permitted Disparity Factor(DC)	Permitted Disparity Factor(DB)	Top Heavy Only	
		401(k)	401(m)		Ret — Age	—DB 410(b)	Past Svc— 401(a)(4)	—DC 410(b)							Past Svc— 401(a)(4)
Y	N	N		60	63	2	2	2	2	1.2773	99.7222	\$120,840.00	5.700	0.550	
Method		Type		DC Value	Accrued Benefit	Testing Comp	Lump Sum at Testing Age	PD Adj Rate	Normal w/o PD	— with PD	— w/o PD	— with PD	— w/o PD	— with PD	
Annual Allocation		DC		0.00	0.00	52,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		DB		5,074.72	65.00				9.76	15.46	10.79	16.49			
		401(k) SH		0.00	0.00				0.00	0.00	0.00	0.00			
		Total 401(a)(4)		5,074.72	65.00			B	9.76	15.46	10.79	16.49			
		401(k/m)		0.00	0.00				0.00	0.00					
		Total 410(b)		5,074.72	65.00				9.76	15.46					
Annual Accrual		DC		0.00	0.00	52,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		DB		5,074.72	65.00				1.50	2.05	1.66	2.21			
		401(k) SH		0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Total 401(a)(4)		5,074.72	65.00		0.00	B	1.50	2.05	1.66	2.21			
		401(k/m)		0.00	0.00		0.00	0.00	0.00	0.00					
		Total 410(b)		5,074.72	65.00		0.00		1.50	2.05					
Accrued-to-Date		DC		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		DB			86.67				0.00	0.00	0.00	0.00			
		401(k) SH		0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Total 401(a)(4)		0.00	86.67		0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
		401(k/m)		0.00	0.00		0.00	0.00	0.00	0.00					
		Total 410(b)		0.00	86.67		0.00		0.00	0.00					

