

## **Sample Test Company**

### **Sample Cross Tested 401(k) Plan**

**For the plan year 01/01/2025 through 12/31/2025**

**123 N. Main Street  
Anytown, IL 10000  
(630) 325-2600**

**Sales@calcairebs.com  
Calcairebs.com**

**Employer ID Number: 11-2233444**

**Trust ID Number: 11-1111111**

**Three Digit Plan Number: 001**

**Prepared By: CalcAir Employee Benefit Systems Inc.**



# Plan Specifications

## Sample Cross Tested 401(k) Plan

For the plan year 1/1/2025 through 12/31/2025

### Employer:

Sample Test Company

Type of Entity

C Corporation

EIN: 11-2233444

TIN: 11-1111111

Plan #: 001

### Dates:

Effective: 01/01/2008

Valuation: 12/31/2025

Year-end: 12/31/2025

Period beginning: 01/01/2025 and ending: 12/31/2025

### Eligibility:

All employees except non-resident aliens, members of an excluded class, union.

#### Participation

	Minimum Age	Months of Service	Hours Required	Employed on
Profit Sharing	21	12	1000	N/A
Salary Reduction	21	12	1000	N/A
Roth Deferral	21	12	1000	N/A
401(k) ADP Safe Harbor Match	21	12	1000	N/A

### Entry Date

Profit Sharing

First day of 1st or 7th month of plan year on or next following eligibility satisfaction

Salary Reduction

First day of 1st or 7th month of plan year on or next following eligibility satisfaction

Roth Deferral

First day of 1st or 7th month of plan year on or next following eligibility satisfaction

401(k) ADP Safe Harbor Match

First day of 1st or 7th month of plan year on or next following eligibility satisfaction

### Allocation and Vesting:

#### Contribution Allocation

#### Vesting

— Active — — Terminated — — Deceased — — Disabled — — Retired —

	Hours Required	Share	Hours Required	Share	Hours Required	Share	Hours Required	Share	Hours Required	Share
Profit Sharing	1000	No	0	Yes	0	Yes	0	No	0	1000
Salary Reduction	0	Yes	0	Yes	0	Yes	0	Yes	0	N/A
Roth Deferral	0	Yes	0	Yes	0	Yes	0	Yes	0	N/A
401(k) ADP Safe Harbor Match	0	Yes	0	Yes	0	Yes	0	Yes	0	N/A

### Retirement:

Normal

Attainment of age 65 and completion of 5 years of participation.

Early

Attainment of age 55 and completion of 5 years of participation

### Contribution Frequency:

Profit Sharing

Plan Year

Salary Reduction

Each Payroll Period

Roth Deferral

Each Payroll Period

401(k) ADP Safe Harbor Match

Plan Year

### Contribution:

Salary Reduction

At participant's discretion.



## Plan Specifications

### Sample Cross Tested 401(k) Plan

For the plan year 1/1/2025 through 12/31/2025

#### Contribution: (cont)

##### Roth Deferral

At participant's discretion.

##### 401(k) ADP Safe Harbor Match

Graded - Cumulative

Allocation is sum of all levels, based on deferral percent

From	To	Matching Percent
0%	3%	100%
3%	5%	50%

##### Profit Sharing

Allocation is based on compensation by class

Class	Percent of Comp
CLERKS	5%
MANAGERS	5%
OWNERS	9.286%

\*\*\*\*\* TOP HEAVY MINIMUM ALLOCATION OF 3.00% OF COMPENSATION APPLIES \*\*\*\*\*

##### Limitation Maximums

\$415 Percent of compensation - 100% Dollar amount - \$70,000.00  
\$404(a) Deductible employer contribution - 25% of total compensation  
\$401(a)(17) Compensation - \$350,000.00  
\$402(g) Deferral for calendar year - \$23,500 \$414(v) Catch-up - \$7,500

Compensation from entry date in first year of participation for Non-Elective, Elective, 401(k) Safe Harbor, 415  
Comp for Min Alloc/Gateway, 401(a)(4) Discrimination Testing, 401(k) Discrimination Testing and  
Davis-Bacon

#### Vesting:

##### Profit Sharing

0% In the first year, then 20% per year

Vesting service includes all years of service

All other contribution source accounts are 100% vested at all times.  
Deceased and disabled participants are immediately 100% vested in all sources.  
Participants attaining Early Retirement Age are 100% vested in all sources.

#### Pre-Retirement Death Benefit: Account Balance

#### Discrimination Test Assumptions:

HCE Determination	Based on top 20% of employees
Otherwise Excludable	Otherwise Excludable HCEs are included with the Not Otherwise Excludable employees
410(b)/401(a)(4) Testing	
Pre-Retirement	7.5% Interest
Post-Retirement	U84 - 1984 Unisex at 7.5% interest
	Permissively Aggregated plans - tested separately
	Compensation used - Annual Compensation
Testing Service	Separate benefiting service for DC and for DB for Accrued-to-Date Method



## Plan Specifications

### Sample Cross Tested 401(k) Plan

For the plan year 1/1/2025 through 12/31/2025

#### ADP/ACP Testing

401(k) Test	Must Pass ADP and ACP Tests
NHCE Average Deferral %	Based on current year
NHCE Average Contribution %	Based on current year
Shifting	ADP shifted to ACP test

#### **Projection Assumptions:**

Normal Form	Life Annuity
Pre-Retirement	5% Interest
Post-Retirement	U84 - 1984 Unisex at 5% interest



# Employee Census

## Sample Cross Tested 401(k) Plan For the plan year 01/01/2025 through 12/31/2025

Key	Percent Owner	- SVC -		Ages			Dates				Compensation	Hours Worked	HCE	OEX
		PS	FS	PA	AA	RA	Birth	Hire	Part	Retire				
Cal Armstrong														
Cls - OWNERS														
Y	100.00	34	0	59	77	65	10/16/48	03/14/92	01/01/08	10/16/13	\$375,000.00		*	Y
Amy Armstrong -- ineligible - minimum service														
Cls - OWNERS														
Y		0	0	0	40	0	04/15/85	02/10/24			\$34,500.00	350.00		Y
Larry Light -- active - long-term part-time														
Cls - CLERKS														
		0	41	21	23	65	01/12/02	11/25/21	01/01/24	01/12/67	\$6,500.00	650.00		Y
Carol Moore -- terminated 12/31/2022 in prior year - paid this period														
Cls - CLERKS														
		19	0	21	39	65	12/03/86	10/10/03	01/01/08	12/03/51	\$0.00			
Ava Pearl -- MilSpouse														
Cls - CLERKS														
		2	13	50	51	65	03/18/74	05/31/24	05/31/24	03/18/39	\$41,000.00		*	
Irene Strong														
Cls - CLERKS														
		22	3	43	61	65	09/05/64	08/22/03	01/01/08	09/05/29	\$52,000.00		*	
Ruth Timmons														
Cls - MANAGERS														
		31	0	65	83	70	11/19/42	10/31/94	01/01/08	01/01/13	\$146,000.00		*	
Evie Waters -- new participant														
Cls - CLERKS														
		2	41	22	23	65	01/12/02	11/25/22	01/01/25	01/12/67	\$4,000.00		*	
Bob Wonder -- retired 10/20/2022 in prior year - not yet paid														
Cls - CLERKS														
		19	0	63	81	68	08/07/44	04/13/04	01/01/08	01/01/13	\$0.00			
Summer Worth														
Cls - CLERKS														
		3	40	22	24	65	08/25/01	01/01/23	01/01/24	08/25/66	\$40,000.00		*	

Participants at Beginning of Plan Year	8	Census Count	10
New Participants on First Day of Year	1	Total Compensation	\$699,000.00
New/Rehired Participants During Year	0		
Retired or Separated Without Any Future Benefits	1		
Participants at End of Year	8		

\* Employee worked more than minimum hours required for contribution

### Key:

AA=Attained Age	OEX=Otherwise Excludable
BIS=Break in Service	PA=Participation Age
F=Former Key	PS=Past Service
FS=Future Service	RA=Retirement Age
HCE=Highly Compensated Employee	



# Employee Census by Source

## Sample Cross Tested 401(k) Plan

For the plan year 01/01/2025 through 12/31/2025

Valuation Date: 12/31/2025

	Date of Participation	Anticipated DOP	Compensation	Source Status	Contribution Eligibility
<b>Cal Armstrong</b>					
Class - OWNERS	Hire Date - 03/14/1992	Birth Date - 10/16/1948	Hours - *		
<b>Profit Sharing</b>	01/01/2008		\$350,000.00	Active	Eligible
<b>Salary Reduction</b>	01/01/2008		\$350,000.00	Active	Eligible
<b>Roth Deferral</b>	01/01/2008		\$350,000.00	Active	Eligible
<b>401(k) ADP Safe Harbor Match</b>	01/01/2008		\$350,000.00	Active	Eligible
<b>Amy Armstrong</b> -- ineligible - minimum service					
Class - OWNERS	Hire Date - 02/10/2024	Birth Date - 04/15/1985	Hours - 350.00		
<b>Profit Sharing</b>			\$0.00	Ineligible - Minimum Service	
<b>Salary Reduction</b>			\$0.00	Ineligible - Minimum Service	
<b>Roth Deferral</b>			\$0.00	Ineligible - Minimum Service	
<b>401(k) ADP Safe Harbor Match</b>			\$0.00	Ineligible - Minimum Service	
<b>Larry Light</b> -- active - long-term part-time					
Class - CLERKS	Hire Date - 11/25/2021	Birth Date - 01/12/2002	Hours - 650.00		
<b>Profit Sharing</b>			\$0.00	Ineligible - Minimum Service	
<b>Salary Reduction</b>	01/01/2024		\$6,500.00	Active - Long-Term Part-Time	Eligible
<b>Roth Deferral</b>	01/01/2024		\$6,500.00	Active - Long-Term Part-Time	Eligible
<b>401(k) ADP Safe Harbor Match</b>			\$0.00	Ineligible - Minimum Service	
<b>Carol Moore</b> -- terminated 12/31/2022 in prior year - paid this period					
Class - CLERKS	Hire Date - 10/10/2003	Birth Date - 12/03/1986	Hours -		
<b>Profit Sharing</b>	01/01/2008		\$0.00	Terminated - in Prior Year	Terminated
<b>Salary Reduction</b>	01/01/2008		\$0.00	Terminated - in Prior Year	Terminated
<b>Roth Deferral</b>	01/01/2008		\$0.00	Terminated - in Prior Year	Terminated
<b>401(k) ADP Safe Harbor Match</b>	01/01/2008		\$0.00	Terminated - in Prior Year	Terminated
<b>Ava Pearl</b> -- MilSpouse					
Class - CLERKS	Hire Date - 05/31/2024	Birth Date - 03/18/1974	Hours - *		
<b>Profit Sharing</b>	05/31/2024		\$41,000.00	Active	Eligible
<b>Salary Reduction</b>	05/31/2024		\$41,000.00	Active	Eligible
<b>Roth Deferral</b>	05/31/2024		\$41,000.00	Active	Eligible
<b>401(k) ADP Safe Harbor Match</b>	05/31/2024		\$41,000.00	Active	Eligible
<b>Irene Strong</b>					
Class - CLERKS	Hire Date - 08/22/2003	Birth Date - 09/05/1964	Hours - *		
<b>Profit Sharing</b>	01/01/2008		\$52,000.00	Active	Eligible
<b>Salary Reduction</b>	01/01/2008		\$52,000.00	Active	Eligible
<b>Roth Deferral</b>	01/01/2008		\$52,000.00	Active	Eligible
<b>401(k) ADP Safe Harbor Match</b>	01/01/2008		\$52,000.00	Active	Eligible



# Employee Census by Source

## Sample Cross Tested 401(k) Plan

For the plan year 01/01/2025 through 12/31/2025

Valuation Date: 12/31/2025

	Date of Participation	Anticipated DOP	Compensation	Source Status	Contribution Eligibility
<b>Ruth Timmons</b>					
Class - MANAGERS	Hire Date - 10/31/1994	Birth Date - 11/19/1942	Hours - *		
Profit Sharing	01/01/2008		\$146,000.00	Active	Eligible
Salary Reduction	01/01/2008		\$146,000.00	Active	Eligible
Roth Deferral	01/01/2008		\$146,000.00	Active	Eligible
401(k) ADP Safe Harbor Match	01/01/2008		\$146,000.00	Active	Eligible
<b>Evie Waters</b> -- new participant					
Class - CLERKS	Hire Date - 11/25/2022	Birth Date - 01/12/2002	Hours - *		
Profit Sharing	01/01/2025		\$4,000.00	Active	Eligible
Salary Reduction	01/01/2025		\$4,000.00	Active	Eligible
Roth Deferral	01/01/2025		\$4,000.00	Active	Eligible
401(k) ADP Safe Harbor Match	01/01/2025		\$4,000.00	Active	Eligible
<b>Bob Wonder</b> -- retired 10/20/2022 in prior year - not yet paid					
Class - CLERKS	Hire Date - 04/13/2004	Birth Date - 08/07/1944	Hours -		
Profit Sharing	01/01/2008		\$0.00	Terminated - in Prior Year	Terminated
Salary Reduction	01/01/2008		\$0.00	Terminated - in Prior Year	Terminated
Roth Deferral	01/01/2008		\$0.00	Terminated - in Prior Year	Terminated
401(k) ADP Safe Harbor Match	01/01/2008		\$0.00	Terminated - in Prior Year	Terminated
<b>Summer Worth</b>					
Class - CLERKS	Hire Date - 01/01/2023	Birth Date - 08/25/2001	Hours - *		
Profit Sharing	01/01/2024		\$40,000.00	Active	Eligible
Salary Reduction	01/01/2024		\$40,000.00	Active	Eligible
Roth Deferral	01/01/2024		\$40,000.00	Active	Eligible
401(k) ADP Safe Harbor Match	01/01/2024		\$40,000.00	Active	Eligible
* Employee worked more than minimum hours required for contribution					
<b>Compensation Totals for Each Source:</b>					
Profit Sharing			\$633,000.00		
Salary Reduction			\$639,500.00		
Roth Deferral			\$639,500.00		
401(k) ADP Safe Harbor Match			\$633,000.00		
<b>Plan Considered Compensation for Each Source:</b>					
Profit Sharing			\$633,000.00		
Salary Reduction			\$639,500.00		
Roth Deferral			\$639,500.00		
401(k) ADP Safe Harbor Match			\$633,000.00		



# Employee Event History

## Sample Cross Tested 401(k) Plan

For the plan year 01/01/2025 through 12/31/2025

Original Hire Date	Event Date	Event Description	Event Data	Event Note
<b>Cal Armstrong</b>				
03/14/1992	03/14/1992	Hired		
	01/01/2007	New Ownership Percentage	100	Completed purchase from D. Talbot
	01/01/2007	Became Owner		
	01/01/2007	Became Over 5% Owner		
	01/01/2007	Became Key		
	01/01/2008	Change to Class	OWNERS	
	01/01/2024	Joined Family	A	
	01/01/2025	Transfer to Division		
<b>Amy Armstrong</b>				
02/10/2024	01/01/2024	Became Key		
	02/10/2024	Joined Family	A	
	02/10/2024	Change to Class	OWNERS	
	02/10/2024	Hired		
<b>Larry Light</b>				
11/25/2021	11/25/2021	Hired		
	11/25/2022	Change to Class	CLERKS	
<b>Carol Moore</b>				
10/10/2003	10/10/2003	Hired		
	12/31/2022	Terminated		
	01/01/2025	Change to Class	CLERKS	
<b>Ava Pearl</b>				
05/31/2024	01/01/2024	Became Military Spouse		
	05/31/2024	Change to Class	CLERKS	
	05/31/2024	Hired		
	01/01/2025	Transfer to Division		
<b>Irene Strong</b>				
08/22/2003		Married		
	08/22/2003	Hired		
	01/01/2008	Change to Class	CLERKS	
	01/01/2025	Transfer to Division		
<b>Ruth Timmons</b>				
10/31/1994	10/31/1994	Hired		
	01/01/2022	Change to Class	CLERKS	
	01/01/2024	Change to Class	MANAGERS	
	01/01/2025	Transfer to Division		
<b>Evie Waters</b>				
11/25/2022	11/25/2022	Hired		
	11/25/2022	Change to Class	CLERKS	
<b>Bob Wonder</b>				
04/13/2004	04/13/2004	Hired		





# Employee Event History

## Sample Cross Tested 401(k) Plan

For the plan year 01/01/2025 through 12/31/2025

Original Hire Date	Event Date	Event Description	Event Data	Event Note
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<b>Bob Wonder</b> (cont)				
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	01/01/2008	Change to Class	CLERKS	
	10/20/2022	Retired		
	01/01/2025	Transfer to Division		

<b>Summer Worth</b>				
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01/01/2023	01/01/2023	Change to Class	CLERKS	
	01/01/2023	Hired		



# Contribution

## Sample Cross Tested 401(k) Plan For the plan year 01/01/2025 through 12/31/2025

	Prof shr	Salary Reduction	Roth Deferral	401(k) ADP Safe Harbor Match	Total
<b>Cal Armstrong</b>					
Cls - OWNERS					
Compensation: \$350,000.00					
	\$32,499.99	\$23,500.00	\$7,500.00	\$14,000.00	\$77,499.99
<b>Larry Light</b> -- active - long-term part-time					
Cls - CLERKS					
Compensation: \$6,500.00					
	\$0.00	\$200.00	\$0.00	\$0.00	\$200.00
<b>Ava Pearl</b> -- MilSpouse					
Cls - CLERKS					
Compensation: \$41,000.00					
	\$2,050.00	\$6,250.00	\$0.00	\$1,640.00	\$9,940.00
<b>Irene Strong</b>					
Cls - CLERKS					
Compensation: \$52,000.00					
	\$2,600.00	\$34,750.00	\$0.00	\$2,080.00	\$39,430.00
<b>Ruth Timmons</b>					
Cls - MANAGERS					
Compensation: \$146,000.00					
	\$7,300.00	\$23,500.00	\$5,000.00	\$5,840.00	\$41,640.00
<b>Evie Waters</b> -- new participant					
Cls - CLERKS					
Compensation: \$4,000.00					
	\$200.00	\$0.00	\$0.00	\$0.00	\$200.00
<b>Summer Worth</b>					
Cls - CLERKS					
Compensation: \$40,000.00      QSLP: \$5,000.00					
	\$2,000.00	\$0.00	\$0.00	\$1,600.00	\$3,600.00
<b>Grand Total:</b>	\$46,649.99	\$88,200.00	\$12,500.00	\$25,160.00	\$172,509.99



# Catch-Up Contribution

## Sample Cross Tested 401(k) Plan

For the plan year 01/01/2025 through 12/31/2025

					Catch-Up		
Age	DOB	Compensation	Salary Deferral	Max	Prior Year	From Limits	Cont
<b>Cal Armstrong</b>							
77	10/16/48	350,000.00	31,000.00	7,500.00	0.00	7,500.00	7,500.00
<b>Ava Pearl -- MilSpouse</b>							
51	03/18/74	41,000.00	6,250.00	7,500.00	0.00	0.00	0.00
<b>Irene Strong</b>							
61	09/05/64	52,000.00	34,750.00	11,250.00	0.00	11,250.00	11,250.00
<b>Ruth Timmons</b>							
83	11/19/42	146,000.00	28,500.00	7,500.00	0.00	5,000.00	5,000.00
Totals:		\$589,000.00	\$100,500.00	\$33,750.00	\$0.00	\$23,750.00	\$23,750.00



# Contribution Accumulation

## Sample Cross Tested 401(k) Plan For the plan year 01/01/2025 through 12/31/2025

Assumptions used for projection:

5% pre-retirement ; U84 - 1984 Unisex at 5% post-retirement ; 0% salary increase

	FS	AA	RA	Contributions	Existing Balance	Projected to Retirement	Total Monthly Benefit
<b>Cal Armstrong</b>							
Profit Sharing	0	77	65	32,499.99	832,114.31	832,114.00	6,909.16
Salary Reduction	0	77	65	23,500.00	101,647.43	101,647.00	843.99
Roth Deferral	0	77	65	7,500.00	7,863.83	7,864.00	65.30
401(k) ADP Safe Harbor Match	0	77	65	14,000.00	56,878.66	56,879.00	472.27
Employee Total:				\$77,499.99	\$998,504.23	\$998,504.00	\$8,290.72
<b>Larry Light -- active - long-term part-time</b>							
Salary Reduction	41	23	65	200.00	424.18	30,139.00	250.25
<b>Ava Pearl -- MilSpouse</b>							
Profit Sharing	13	51	65	2,050.00	43,734.48	124,718.00	1,035.55
Salary Reduction	13	51	65	6,250.00	24,384.16	164,520.00	1,366.03
401(k) ADP Safe Harbor Match	13	51	65	1,640.00	7,128.45	44,616.00	370.45
Employee Total:				\$9,940.00	\$75,247.09	\$333,854.00	\$2,772.03
<b>Irene Strong</b>							
Profit Sharing	3	61	65	2,600.00	53,574.89	73,727.00	612.17
Salary Reduction	3	61	65	34,750.00	69,011.79	198,911.00	1,651.59
Roth Deferral	3	61	65	0.00	5,361.84	6,517.00	54.11
401(k) ADP Safe Harbor Match	3	61	65	2,080.00	8,818.38	17,604.00	146.17
Employee Total:				\$39,430.00	\$136,766.90	\$296,759.00	\$2,464.04
<b>Ruth Timmons</b>							
Profit Sharing	0	83	70	7,300.00	35,258.67	35,259.00	342.99
Salary Reduction	0	83	70	23,500.00	108,164.92	108,165.00	1,052.19
Roth Deferral	0	83	70	5,000.00	5,242.55	5,243.00	51.00
401(k) ADP Safe Harbor Match	0	83	70	5,840.00	24,850.03	24,850.00	241.73
Employee Total:				\$41,640.00	\$173,516.17	\$173,517.00	\$1,687.91
<b>Evie Waters -- new participant</b>							
Profit Sharing	41	23	65	200.00	200.00	28,399.00	235.80
<b>Summer Worth</b>							
Profit Sharing	40	24	65	2,000.00	2,000.00	268,463.00	2,229.09
401(k) ADP Safe Harbor Match	40	24	65	1,600.00	2,964.46	224,857.00	1,867.02
Employee Total:				\$3,600.00	\$4,964.46	\$493,320.00	\$4,096.11
<b>Grand Total:</b>				\$172,509.99	\$1,389,623.03		



# Analysis of Plan Cost

## Sample Cross Tested 401(k) Plan

For the plan year 01/01/2025 through 12/31/2025

	15 Percent Tax Bracket	35 Percent Tax Bracket
Total Contribution for All Employees	\$172,509.99	\$172,509.99
Less Salary Reduction for Owners	-\$31,000.00	-\$31,000.00
Less Salary Reduction for Non-Owners	-\$69,700.00	-\$69,700.00
Employer Tax Deductible Contribution (to the extent allowed by law)	\$71,809.99	\$71,809.99
Less Estimated Tax Savings	-\$10,771.50	-\$25,133.50
Less Estimated Tax Savings From Principals' SR, 36% Rate	-\$11,160.00	-\$11,160.00
Net Cost After Estimated Tax Savings	\$49,878.49	\$35,516.49
Contributions for Owners	\$46,499.99	\$46,499.99
Contributions for Owners as a Percentage of Net Cost After Taxes	93.23%	130.93%
Net Cost of Plan After Tax Savings and Owners' Contributions	\$3,378.50	-\$10,983.50



## Analysis of Plan Cost (Detail)

Sample Cross Tested 401(k) Plan  
For the plan year 01/01/2025 through 12/31/2025

	Age	Ret Age	Compensation	Contribution
<b>Cal Armstrong</b>				
	77	65	\$350,000.00	\$77,499.99
Subtotals for Owners:			\$350,000.00	\$77,499.99
<b>Larry Light</b>				
	23	65	\$6,500.00	\$200.00
<b>Ava Pearl</b>				
	51	65	\$41,000.00	\$9,940.00
<b>Irene Strong</b>				
	61	65	\$52,000.00	\$39,430.00
<b>Ruth Timmons</b>				
	83	70	\$146,000.00	\$41,640.00
<b>Evie Waters</b>				
	23	65	\$4,000.00	\$200.00
<b>Summer Worth</b>				
	24	65	\$40,000.00	\$3,600.00
Subtotals for Non-Owners:			\$289,500.00	\$95,010.00
Total Contribution for All Employees				\$172,509.99
Percent to Owners				44.92%
Percent to Non-Owners				55.08%
Total Eligible Compensation for All Employees				\$639,500.00
Percent to Owners				54.73%
Percent to Non-Owners				45.27%
Contribution as a Percent of Participating Payroll				26.98%



# Annual Additions Limitation

## Sample Cross Tested 401(k) Plan

### For the plan year 01/01/2025 through 12/31/2025

								— 415 Excess Employer —
	415(c) Compensation	Contribution	Forfeiture Allocation	Other DC Contribution	415 Limit	Remaining 415 Limit	Contributions in Suspense this Year from Prior Years	
<b>Cal Armstrong</b>								
	375,000.00	77,499.99	0.00	0.00	70,000.00	0.01	0.00	0.00
<b>Larry Light</b> -- active - long-term part-time								
	6,500.00	200.00	0.00	0.00	6,500.00	6,300.00	0.00	0.00
<b>Ava Pearl</b> -- MilSpouse								
	41,000.00	9,940.00	0.00	0.00	41,000.00	31,060.00	0.00	0.00
<b>Irene Strong</b>								
	52,000.00	39,430.00	0.00	0.00	52,000.00	23,820.00	0.00	0.00
<b>Ruth Timmons</b>								
	146,000.00	41,640.00	0.00	0.00	70,000.00	33,360.00	0.00	0.00
<b>Evie Waters</b> -- new participant								
	4,000.00	200.00	0.00	0.00	4,000.00	3,800.00	0.00	0.00
<b>Summer Worth</b>								
	40,000.00	3,600.00	0.00	0.00	40,000.00	36,400.00	0.00	0.00
Grand Total:	664,500.00	172,509.99	0.00	0.00	283,500.00	134,740.01	0.00	0.00

Prof shr - Reallocate Excess

Remaining 415 Limit may include unused catch-up. See Catch-up Report

## Deductible Contribution Limit

### Sample Cross Tested 401(k) Plan For the plan year 01/01/2025 through 12/31/2025

Eligible Compensation	\$658,000.00
401(a)(17) Limit (\$350,000.00) Adjustment	-\$25,000.00
Total Participating Payroll	\$633,000.00
Prof shr Contribution	\$46,649.99
401(k) ADP Safe Harbor Match Contribution	\$25,160.00
Total Employer Contribution Allocated	\$71,809.99
Contribution as Percent of Participating Payroll	11.34%
25% of Payroll	\$158,250.00

Contributions Pass Deductibility Test





## Deductible Contribution Limit (Detail)

**Sample Cross Tested 401(k) Plan**  
For the plan year 01/01/2025 through 12/31/2025

	Family Code	HCE	Eligible Compensation	Participating Payroll	Total ER Contribution
<b>Cal Armstrong</b>					
	A	Y	375,000.00	350,000.00	46,499.99
<b>Ava Pearl</b>					
			41,000.00	41,000.00	3,690.00
<b>Irene Strong</b>					
			52,000.00	52,000.00	4,680.00
<b>Ruth Timmons</b>					
			146,000.00	146,000.00	13,140.00
<b>Evie Waters</b>					
			4,000.00	4,000.00	200.00
<b>Summer Worth</b>					
			40,000.00	40,000.00	3,600.00
			\$658,000.00	\$633,000.00	\$71,809.99



# Plan Comparison Report

## Sample Test Company

For the plan year 01/01/2025 through 12/31/2025

Plan Ident	Plan Type	Sponsor Ident	Plan Name
4KNEWCOMP	401(k)	TESTCOMP1	Sample Cross Tested 401(k) Plan
4KAGEWGTH	401(k)	TESTCOMP1	Sample Test Plan 2 Age Weighted 401k
4KINTEGRAT	401(k)	TESTCOMP1	Sample Test Plan 3 Integrated 401k
4KPROPORT	401(k)	TESTCOMP1	Sample Test Plan 4 Salary Proportionate



# Plan Comparison Report

## Sample Test Company

For the plan year 01/01/2025 through 12/31/2025

	Plan 1 4KNEWCOMP	Plan 2 4KAGEWGTH	Plan 3 4KINTEGRAT	Plan 4 4KPROPORT
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Total Contribution for All Employees	\$172,510	\$179,785	\$175,784	\$184,635
Less Salary Reduction for Owners	\$31,000	\$31,000	\$31,000	\$31,000
Less Salary Reduction for Non-Owners	\$69,700	\$69,700	\$69,700	\$69,700
Less Forfeiture That Reduce	\$0	\$0	\$0	\$0
Employer Tax Deductible Contribution (to the extent allowed by law)	\$71,810	\$79,085	\$75,084	\$83,935
Less Estimated Tax Savings	\$25,134	\$27,680	\$26,279	\$29,377
Less Estimated Tax Savings From Owners' SR,	\$11,160	\$11,160	\$11,160	\$11,160
Net Cost After Estimated Tax Savings	\$35,516	\$40,245	\$37,645	\$43,398
Contributions for Owners	\$46,500	\$46,500	\$46,500	\$46,498
Contributions for Owners as a Percentage of Net Cost After Taxes	131%	116%	124%	107%
Net Cost of Plan After Tax Savings and Owners' Contributions	-\$10,984	-\$6,255	-\$8,855	-\$3,100



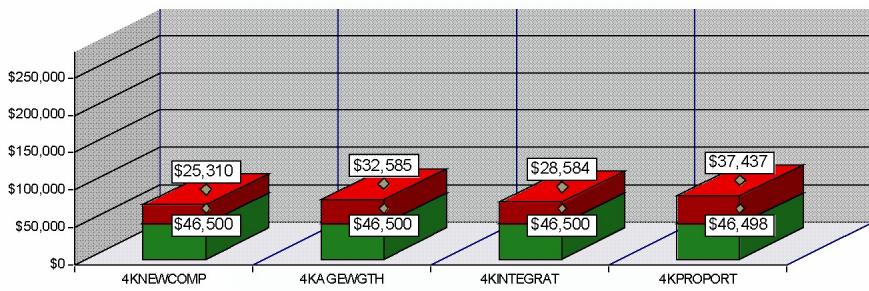
# Plan Comparison Report

## Sample Test Company

For the plan year 01/01/2025 through 12/31/2025

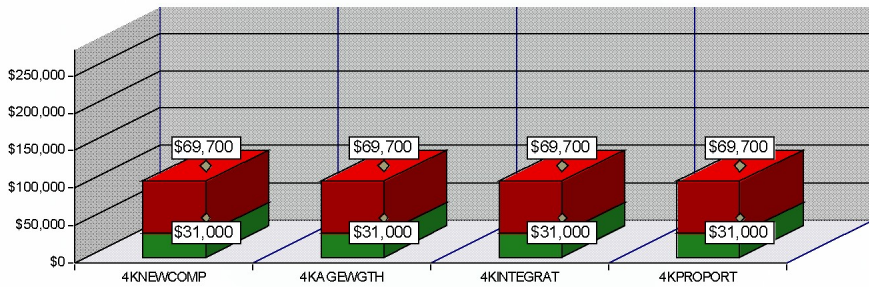
### Employer Contributions

Non-Owners  
Owners



### Salary Reduction Contributions

Non-Owners  
Owners



# Plan Comparison Report

## Sample Test Company

For the plan year 01/01/2025 through 12/31/2025

### Comparison of Contributions to Employees

			Plan 1	Plan 2	Plan 3	Plan 4	
			4KNEWCOMP	4KAGEWGTH	4KINTEGRAT	4KPROPORT	
Gender	Age	Ret Age	Compensation	Contribution	Contribution	Contribution	Contribution
Cal Armstrong							
M	77	65	\$350,000.00	\$46,499.99	\$46,500.00	\$46,500.00	\$46,498.02
Subtotals for Owners:				\$46,499.99	\$46,500.00	\$46,500.00	\$46,498.02
Ava Pearl -- MilSpouse							
M	51	65	\$41,000.00	\$3,690.00	\$5,111.94	\$4,124.32	\$5,446.91
Evie Waters -- new participant							
F	23	65	\$4,000.00	\$200.00	\$120.00	\$242.37	\$371.41
Irene Strong							
F	61	65	\$52,000.00	\$4,680.00	\$8,598.17	\$5,230.84	\$6,908.28
Larry Light -- active - long-term part-time							
F	23	65	\$6,500.00	\$0.00	\$0.00	\$0.00	\$0.00
Ruth Timmons							
F	83	70	\$146,000.00	\$13,140.00	\$15,980.29	\$14,963.01	\$19,396.32
Summer Worth							
	24	65	\$40,000.00	\$3,600.00	\$2,774.76	\$4,023.72	\$5,314.06
Subtotals for non-Owners:				\$25,310.00	\$32,585.16	\$28,584.26	\$37,436.98
			Plan 1	Plan 2	Plan 3	Plan 4	
			4KNEWCOMP	4KAGEWGTH	4KINTEGRAT	4KPROPORT	
Total Contribution for All Employees				\$71,810.00	\$79,085.00	\$75,084.00	\$83,935.00
Percent to Owners				64.75%	58.80%	61.93%	55.40%
Percent to All Others				35.25%	41.20%	38.07%	44.60%

