

Proposed
New Comparability Cash Balance Plan
FOR THE PLAN YEAR 01/01/2007 THROUGH 12/31/2007

Cash Balance Plan PLUS OPTIONAL Profit Sharing Plan WITH 401(k) Deferrals permitted.

- Top-Heavy Minimum Benefit requirement is met in Cash Balance Plan.
- Safe-Harbor 401(k) ADP test is met in Profit Sharing Plan (Non-Elective Safe Harbor contribution at least 3% allocation).
- Total contribution (Cash Balance Plan PLUS Profit Sharing Plan) is less than the 25% of Covered Payroll total deductibility limit OR Profit Sharing Plan is less than 6% of Covered Payroll deductibility limit.

EMPLOYEE NAME	SEX	DATE OF BIRTH	DATE OF HI RE	PLAN CONSIDERED	CASH BALANCE HYPOTHETICAL ALLOCATION				PROFIT SHARING ALLOCATION				NON-ELECTIVE SAFE HARBOR ALLOCATION				401(k) ALLOCATION				CATCH UP 401(k) ALLOCATION				TOTAL EMPLOYEE ALLOCATION			
					AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%				
Age 35 owner-1	M	07/01/72	01/01/02	225,000	35	6	33	62	56,995	25.33	0	0.00	6,750	3.00	15,500	6.89	0	0.00	79,245	35.22								
Age 20 empl oyee-01	M	07/01/87	01/01/06	20,000	20	2	44	62	1,600	8.00	0	0.00	600	3.00	0	0.00	0	0.00	2,200	11.00								
Age 20 empl oyee-02	M	07/01/87	01/01/06	20,000	20	2	44	62	1,600	8.00	0	0.00	600	3.00	0	0.00	0	0.00	2,200	11.00								
Age 20 empl oyee-03	M	07/01/87	01/01/06	20,000	20	2	44	62	1,600	8.00	0	0.00	600	3.00	0	0.00	0	0.00	2,200	11.00								
Age 25 empl oyee-01	M	07/01/82	01/01/06	25,000	25	2	39	62	2,000	8.00	0	0.00	750	3.00	0	0.00	0	0.00	2,750	11.00								
Age 25 empl oyee-02	M	07/01/82	01/01/06	25,000	25	2	39	62	2,000	8.00	0	0.00	750	3.00	0	0.00	0	0.00	2,750	11.00								
Age 25 empl oyee-03	M	07/01/82	01/01/06	25,000	25	2	39	62	2,000	8.00	0	0.00	750	3.00	0	0.00	0	0.00	2,750	11.00								
Age 25 empl oyee-04	M	07/01/82	01/01/02	25,000	25	6	43	62	2,000	8.00	0	0.00	750	3.00	0	0.00	0	0.00	2,750	11.00								
Age 25 empl oyee-05	M	07/01/82	01/01/02	25,000	25	6	43	62	2,000	8.00	0	0.00	750	3.00	0	0.00	0	0.00	2,750	11.00								
Age 25 empl oyee-06	M	07/01/82	01/01/02	25,000	25	6	43	62	2,000	8.00	0	0.00	750	3.00	0	0.00	0	0.00	2,750	11.00								
Age 30 empl oyee-01	M	07/01/77	01/01/06	30,000	30	2	34	62	2,400	8.00	0	0.00	900	3.00	0	0.00	0	0.00	3,300	11.00								
Age 30 empl oyee-02	M	07/01/77	01/01/06	30,000	30	2	34	62	2,400	8.00	0	0.00	900	3.00	0	0.00	0	0.00	3,300	11.00								
Age 30 empl oyee-03	M	07/01/77	01/01/06	30,000	30	2	34	62	2,400	8.00	0	0.00	900	3.00	0	0.00	0	0.00	3,300	11.00								
Age 30 empl oyee-04	M	07/01/77	01/01/02	30,000	30	6	38	62	2,400	8.00	0	0.00	900	3.00	0	0.00	0	0.00	3,300	11.00								
Age 30 empl oyee-05	M	07/01/77	01/01/02	30,000	30	6	38	62	2,400	8.00	0	0.00	900	3.00	0	0.00	0	0.00	3,300	11.00								
Age 30 empl oyee-06	M	07/01/77	01/01/02	30,000	30	6	38	62	2,400	8.00	0	0.00	900	3.00	0	0.00	0	0.00	3,300	11.00								
Age 35 empl oyee-01	M	07/01/72	01/01/06	35,000	35	2	29	62	2,800	8.00	0	0.00	1,050	3.00	0	0.00	0	0.00	3,850	11.00								
Age 35 empl oyee-02	M	07/01/72	01/01/06	35,000	35	2	29	62	2,800	8.00	0	0.00	1,050	3.00	0	0.00	0	0.00	3,850	11.00								
Age 35 empl oyee-03	M	07/01/72	01/01/02	35,000	35	6	33	62	2,800	8.00	0	0.00	1,050	3.00	0	0.00	0	0.00	3,850	11.00								
Age 35 empl oyee-04	M	07/01/72	01/01/02	35,000	35	6	33	62	2,800	8.00	0	0.00	1,050	3.00	0	0.00	0	0.00	3,850	11.00								
Age 35 empl oyee-05	M	07/01/72	01/01/02	35,000	35	6	33	62	2,800	8.00	0	0.00	1,050	3.00	0	0.00	0	0.00	3,850	11.00								
Age 35 empl oyee-06	M	07/01/72	01/01/02	35,000	35	6	33	62	2,800	8.00	0	0.00	1,050	3.00	0	0.00	0	0.00	3,850	11.00								
Age 40 empl oyee-01	M	07/01/67	01/01/06	40,000	40	2	24	62	3,200	8.00	0	0.00	1,200	3.00	0	0.00	0	0.00	4,400	11.00								
Age 40 empl oyee-02	M	07/01/67	01/01/06	40,000	40	2	24	62	3,200	8.00	0	0.00	1,200	3.00	0	0.00	0	0.00	4,400	11.00								
Age 40 empl oyee-03	M	07/01/67	01/01/02	40,000	40	6	28	62	3,200	8.00	0	0.00	1,200	3.00	0	0.00	0	0.00	4,400	11.00								
Age 40 empl oyee-04	M	07/01/67	01/01/02	40,000	40	6	28	62	3,200	8.00	0	0.00	1,200	3.00	0	0.00	0	0.00	4,400	11.00								
Age 40 empl oyee-05	M	07/01/67	01/01/02	40,000	40	6	28	62	3,200	8.00	0	0.00	1,200	3.00	0	0.00	0	0.00	4,400	11.00								
Age 45 empl oyee-01	M	07/01/62	01/01/06	45,000	45	2	19	62	3,600	8.00	0	0.00	1,350	3.00	0	0.00	0	0.00	4,950	11.00								
Age 45 empl oyee-02	M	07/01/62	01/01/02	45,000	45	6	23	62	3,600	8.00	0	0.00	1,350	3.00	0	0.00	0	0.00	4,950	11.00								
Age 45 empl oyee-03	M	07/01/62	01/01/02	45,000	45	6	23	62	3,600	8.00	0	0.00	1,350	3.00	0	0.00	0	0.00	4,950	11.00								
Age 45 empl oyee-04	M	07/01/62	01/01/02	45,000	45	6	23	62	3,600	8.00	0	0.00	1,350	3.00	0	0.00	0	0.00	4,950	11.00								
Age 45 empl oyee-05	M	07/01/62	01/01/02	45,000	45	6	23	62	3,600	8.00	0	0.00	1,350	3.00	0	0.00	0	0.00	4,950	11.00								
Age 45 empl oyee-06	M	07/01/62	01/01/02	45,000	45	6	23	62	3,600	8.00	0	0.00	1,350	3.00	0	0.00	0	0.00	4,950	11.00								
Age 50 empl oyee-01	M	07/01/57	01/01/06	50,000	50	2	14	62	4,000	8.00	0	0.00	1,500	3.00	0	0.00	0	0.00	5,500	11.00								
Age 50 empl oyee-02	M	07/01/57	01/01/02	50,000	50	6	18	62	4,000	8.00	0	0.00	1,500	3.00	0	0.00	0	0.00	5,500	11.00								
Age 50 empl oyee-03	M	07/01/57	01/01/02	50,000	50	6	18	62	4,000	8.00	0	0.00	1,500	3.00	0	0.00	0	0.00	5,500	11.00								

Proposed
New Comparability Cash Balance Plan
FOR THE PLAN YEAR 01/01/2007 THROUGH 12/31/2007

Cash Balance Plan PLUS OPTIONAL Profit Sharing Plan WITH 401(k) Deferrals permitted.

- Top-Heavy Minimum Benefit requirement is met in Cash Balance Plan.
- Safe-Harbor 401(k) ADP test is met in Profit Sharing Plan (Non-Elective Safe Harbor contribution at least 3% allocation).
- Total contribution (Cash Balance Plan PLUS Profit Sharing Plan) is less than the 25% of Covered Payroll total deductibility limit OR Profit Sharing Plan is less than 6% of Covered Payroll deductibility limit.

EMPLOYEE NAME	SEX	DATE	DATE	PLAN				CASH BALANCE		PROFIT		NON-ELECTIVE		401(k)		CATCH UP		TOTAL		
		OF	OF	CONSIDERED	AGE	PS	TS	RA	AMOUNT	%	SHARING	%	SAFE HARBOR	%	ALLOCATION	%	401(k)	%	AMOUNT	%
		BI RTH	HI RE	COMPENSATN																
Age 50 empl oyee-04	M	07/01/57	01/01/02	50,000	50	6	18	62	4,000	8.00	0	0.00	1,500	3.00	0	0.00	0	0.00	5,500	11.00
Age 50 empl oyee-05	M	07/01/57	01/01/02	50,000	50	6	18	62	4,000	8.00	0	0.00	1,500	3.00	0	0.00	0	0.00	5,500	11.00
Age 55 empl oyee-01	M	07/01/52	01/01/06	55,000	55	2	9	62	4,400	8.00	0	0.00	1,650	3.00	0	0.00	0	0.00	6,050	11.00
Age 55 empl oyee-02	M	07/01/52	01/01/02	55,000	55	6	13	62	4,400	8.00	0	0.00	1,650	3.00	0	0.00	0	0.00	6,050	11.00
Age 55 empl oyee-03	M	07/01/52	01/01/02	55,000	55	6	13	62	4,400	8.00	0	0.00	1,650	3.00	0	0.00	0	0.00	6,050	11.00
Age 55 empl oyee-04	M	07/01/52	01/01/02	55,000	55	6	13	62	4,400	8.00	0	0.00	1,650	3.00	0	0.00	0	0.00	6,050	11.00
Age 55 empl oyee-05	M	07/01/52	01/01/02	55,000	55	6	13	62	4,400	8.00	0	0.00	1,650	3.00	0	0.00	0	0.00	6,050	11.00
Age 60 empl oyee-01	M	07/01/47	01/01/02	60,000	60	6	8	63	4,800	8.00	0	0.00	1,800	3.00	0	0.00	0	0.00	6,600	11.00
Age 60 empl oyee-02	M	07/01/47	01/01/02	60,000	60	6	8	63	4,800	8.00	0	0.00	1,800	3.00	0	0.00	0	0.00	6,600	11.00
Age 60 empl oyee-03	M	07/01/47	01/01/02	60,000	60	6	8	63	4,800	8.00	0	0.00	1,800	3.00	0	0.00	0	0.00	6,600	11.00
Age 60 empl oyee-04	M	07/01/47	01/01/02	60,000	60	6	8	63	4,800	8.00	0	0.00	1,800	3.00	0	0.00	0	0.00	6,600	11.00
Age 60 empl oyee-05	M	07/01/47	01/01/02	60,000	60	6	8	63	4,800	8.00	0	0.00	1,800	3.00	0	0.00	0	0.00	6,600	11.00
Age 65 empl oyee-01	M	07/01/42	01/01/02	65,000	65	6	8	68	5,200	8.00	0	0.00	1,950	3.00	0	0.00	0	0.00	7,150	11.00
Age 65 empl oyee-02	M	07/01/42	01/01/02	65,000	65	6	8	68	5,200	8.00	0	0.00	1,950	3.00	0	0.00	0	0.00	7,150	11.00
Age 65 empl oyee-03	M	07/01/42	01/01/02	65,000	65	6	8	68	5,200	8.00	0	0.00	1,950	3.00	0	0.00	0	0.00	7,150	11.00
TOTALS:				2,315,000					224,195		0		69,450		15,500		0		309,145	

404 Deductibility Limit is satisfied if either:

1. Cash Balance Plan + Profit Sharing + Safe Harbor <= 25% of Covered Payroll:

$$(224,195 + 0 + 69,450) = 293,645 <= 578,750$$

OR 2. Profit Sharing + Safe Harbor <= 6% of Covered Payroll:

$$(0 + 69,450) = 69,450 <= 138,900$$

NOTE: Cash Balance Plan is NOT Cross-Tested with 401(k) Plan, so 401(k) Plan is OPTIONAL, not required.