

Proposed
Defined Benefit Plan
FOR THE PLAN YEAR 01/01/2007 THROUGH 12/31/2007

FORMULA: BASE PERCENTAGE: 80.000%, EXCESS PERCENTAGE: 0.000%, FOR 25 YEARS OF SERVICE, ACCRUED PRO-RATA TO RETIREMENT
ASSUMED RATES OF RETURN: PRE-RETIREMENT: 5.000%, POST-RETIREMENT: 5.000%

EMPLOYEE NAME	SOCIAL SECURITY NUMBER	SEX	DATE OF BIRTH	DATE OF HI RE	COMPENSATION	AGE	PS	TS	RA	PROJECTED		ACCRUED		CONTRIBUTION (COST OF INDIVIDUAL)	CONTRIB. AS % OF COMP.	CONTRIB. AS % OF TOTAL
										ANNUAL BENEFIT AT RET.	LUMP SUM AT RET.	ANNUAL BEN. AS OF EOY	PRESENT VALUE OF ACCD. BEN.			
Age 35 owner-1		M	07/01/72	01/01/02	225,000	35	0	28	62	180,000	2,571,426	6,429	25,828	47,036	20.90	7.00
Age 25 empl oyee-01		M	07/01/82	01/01/06	25,000	25	0	38	62	20,000	285,713	526	1,319	2,811	11.24	0.42
Age 25 empl oyee-02		M	07/01/82	01/01/06	25,000	25	0	38	62	20,000	285,713	526	1,319	2,811	11.24	0.42
Age 25 empl oyee-03		M	07/01/82	01/01/06	25,000	25	0	38	62	20,000	285,713	526	1,319	2,811	11.24	0.42
Age 25 empl oyee-04		M	07/01/82	01/01/02	25,000	25	0	38	62	20,000	285,713	526	1,319	2,811	11.24	0.42
Age 25 empl oyee-05		M	07/01/82	01/01/02	25,000	25	0	38	62	20,000	285,713	526	1,319	2,811	11.24	0.42
Age 25 empl oyee-06		M	07/01/82	01/01/02	25,000	25	0	38	62	20,000	285,713	526	1,319	2,811	11.24	0.42
Age 30 empl oyee-01		M	07/01/77	01/01/06	30,000	30	0	33	62	24,000	342,857	727	2,292	4,553	15.18	0.68
Age 30 empl oyee-02		M	07/01/77	01/01/06	30,000	30	0	33	62	24,000	342,857	727	2,292	4,553	15.18	0.68
Age 30 empl oyee-03		M	07/01/77	01/01/06	30,000	30	0	33	62	24,000	342,857	727	2,292	4,553	15.18	0.68
Age 30 empl oyee-04		M	07/01/77	01/01/02	30,000	30	0	33	62	24,000	342,857	727	2,292	4,553	15.18	0.68
Age 30 empl oyee-05		M	07/01/77	01/01/02	30,000	30	0	33	62	24,000	342,857	727	2,292	4,553	15.18	0.68
Age 30 empl oyee-06		M	07/01/77	01/01/02	30,000	30	0	33	62	24,000	342,857	727	2,292	4,553	15.18	0.68
Age 35 empl oyee-01		M	07/01/72	01/01/06	35,000	35	0	28	62	28,000	400,001	1,000	4,018	7,316	20.90	1.09
Age 35 empl oyee-02		M	07/01/72	01/01/06	35,000	35	0	28	62	28,000	400,001	1,000	4,018	7,316	20.90	1.09
Age 35 empl oyee-03		M	07/01/72	01/01/02	35,000	35	0	28	62	28,000	400,001	1,000	4,018	7,316	20.90	1.09
Age 35 empl oyee-04		M	07/01/72	01/01/02	35,000	35	0	28	62	28,000	400,001	1,000	4,018	7,316	20.90	1.09
Age 35 empl oyee-05		M	07/01/72	01/01/02	35,000	35	0	28	62	28,000	400,001	1,000	4,018	7,316	20.90	1.09
Age 35 empl oyee-06		M	07/01/72	01/01/02	35,000	35	0	28	62	28,000	400,001	1,000	4,018	7,316	20.90	1.09
Age 40 empl oyee-01		M	07/01/67	01/01/06	40,000	40	0	23	62	29,440	420,570	1,280	6,564	10,922	27.31	1.63
Age 40 empl oyee-02		M	07/01/67	01/01/06	40,000	40	0	23	62	29,440	420,570	1,280	6,564	10,922	27.31	1.63
Age 40 empl oyee-03		M	07/01/67	01/01/02	40,000	40	0	23	62	29,440	420,570	1,280	6,564	10,922	27.31	1.63
Age 40 empl oyee-04		M	07/01/67	01/01/02	40,000	40	0	23	62	29,440	420,570	1,280	6,564	10,922	27.31	1.63
Age 40 empl oyee-05		M	07/01/67	01/01/02	40,000	40	0	23	62	29,440	420,570	1,280	6,564	10,922	27.31	1.63
Age 45 empl oyee-01		M	07/01/62	01/01/06	45,000	45	0	18	62	25,920	370,285	1,440	9,424	14,329	31.84	2.13
Age 45 empl oyee-02		M	07/01/62	01/01/02	45,000	45	0	18	62	25,920	370,285	1,440	9,424	14,329	31.84	2.13
Age 45 empl oyee-03		M	07/01/62	01/01/02	45,000	45	0	18	62	25,920	370,285	1,440	9,424	14,329	31.84	2.13
Age 45 empl oyee-04		M	07/01/62	01/01/02	45,000	45	0	18	62	25,920	370,285	1,440	9,424	14,329	31.84	2.13
Age 45 empl oyee-05		M	07/01/62	01/01/02	45,000	45	0	18	62	25,920	370,285	1,440	9,424	14,329	31.84	2.13
Age 45 empl oyee-06		M	07/01/62	01/01/02	45,000	45	0	18	62	25,920	370,285	1,440	9,424	14,329	31.84	2.13
Age 50 empl oyee-01		M	07/01/57	01/01/06	50,000	50	0	13	62	20,800	297,142	1,600	13,364	18,668	37.34	2.78
Age 50 empl oyee-02		M	07/01/57	01/01/02	50,000	50	0	13	62	20,800	297,142	1,600	13,364	18,668	37.34	2.78
Age 50 empl oyee-03		M	07/01/57	01/01/02	50,000	50	0	13	62	20,800	297,142	1,600	13,364	18,668	37.34	2.78
Age 50 empl oyee-04		M	07/01/57	01/01/02	50,000	50	0	13	62	20,800	297,142	1,600	13,364	18,668	37.34	2.78
Age 50 empl oyee-05		M	07/01/57	01/01/02	50,000	50	0	13	62	20,800	297,142	1,600	13,364	18,668	37.34	2.78
Age 55 empl oyee-01		M	07/01/52	01/01/06	55,000	55	0	10	65	17,600	237,574	1,760	15,315	18,888	34.34	2.81
Age 55 empl oyee-02		M	07/01/52	01/01/02	55,000	55	0	10	65	17,600	237,574	1,760	15,315	18,888	34.34	2.81
Age 55 empl oyee-03		M	07/01/52	01/01/02	55,000	55	0	10	65	17,600	237,574	1,760	15,315	18,888	34.34	2.81
Age 55 empl oyee-04		M	07/01/52	01/01/02	55,000	55	0	10	65	17,600	237,574	1,760	15,315	18,888	34.34	2.81
Age 55 empl oyee-05		M	07/01/52	01/01/02	55,000	55	0	10	65	17,600	237,574	1,760	15,315	18,888	34.34	2.81
Age 60 empl oyee-01		M	07/01/47	01/01/02	60,000	60	0	6	65	11,520	155,502	1,920	21,322	28,142	46.90	4.19

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ASSUMED RATES OF RETURN: PRE-RETIREMENT: 5.000%, POST-RETIREMENT: 5.000%

EMPLOYEE NAME	SOCIAL SECURITY NUMBER	SEX	DATE OF BIRTH	DATE OF HI RE	COMPENSATION	AGE	PS	TS	RA	PROJECTED		ACCRUED		PRESENT VALUE OF ACCD. BEN.	CONTRIBUTION (COST OF INDIVIDUAL)	CONTRIB. AS % OF COMP.	CONTRIB. AS % OF TOTAL
										ANNUAL BENEFIT AT RET.	LUMP SUM AT RET.	ANNUAL BEN. AS OF EOY	OF EOY				
Age 60 empl oyee-02		M	07/01/47	01/01/02	60,000	60	0	6	65	11,520	155,502	1,920	21,322	28,142	46.90	4.19	
Age 60 empl oyee-03		M	07/01/47	01/01/02	60,000	60	0	6	65	11,520	155,502	1,920	21,322	28,142	46.90	4.19	
Age 60 empl oyee-04		M	07/01/47	01/01/02	60,000	60	0	6	65	11,520	155,502	1,920	21,322	28,142	46.90	4.19	
Age 60 empl oyee-05		M	07/01/47	01/01/02	60,000	60	0	6	65	11,520	155,502	1,920	21,322	28,142	46.90	4.19	
Age 65 empl oyee-01		M	07/01/42	01/01/02	65,000	65	0	5	70	10,400	125,073	2,080	20,579	22,635	34.82	3.37	
Age 65 empl oyee-02		M	07/01/42	01/01/02	65,000	65	0	5	70	10,400	125,073	2,080	20,579	22,635	34.82	3.37	
Age 65 empl oyee-03		M	07/01/42	01/01/02	65,000	65	0	5	70	10,400	125,073	2,080	20,579	22,635	34.82	3.37	
TOTALS:					2,255,000								472,708	672,100		100.08	

A 401(k) plan can be combined with the Defined Benefit plan for additional retirement savings. An employer-provided allocation of up to 6% can also be included. This 401(k) plan will not be subject to ADP testing, even if there are Non-Highly Compensated Employees, as long as they are given a 3% Safe-Harbor allocation.

EMPLOYEE NAME	SEX	DATE OF BIRTH	DATE OF HI RE	COMPENSATN	AGE	PS	TS	RA	DEFINED BENEFIT PLAN COST		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	%
Age 35 owner-1	M	07/01/72	01/01/02	225,000	35	0	28	62	47,036	20.90	0	0.00	6,750	3.00	15,500	6.89	0	0.00	69,286	30.79
Age 25 empl oyee-01	M	07/01/82	01/01/06	25,000	25	0	38	62	2,811	11.24	0	0.00	750	3.00	0	0.00	0	0.00	3,561	14.24
Age 25 empl oyee-02	M	07/01/82	01/01/06	25,000	25	0	38	62	2,811	11.24	0	0.00	750	3.00	0	0.00	0	0.00	3,561	14.24
Age 25 empl oyee-03	M	07/01/82	01/01/06	25,000	25	0	38	62	2,811	11.24	0	0.00	750	3.00	0	0.00	0	0.00	3,561	14.24
Age 25 empl oyee-04	M	07/01/82	01/01/02	25,000	25	0	38	62	2,811	11.24	0	0.00	750	3.00	0	0.00	0	0.00	3,561	14.24
Age 25 empl oyee-05	M	07/01/82	01/01/02	25,000	25	0	38	62	2,811	11.24	0	0.00	750	3.00	0	0.00	0	0.00	3,561	14.24
Age 25 empl oyee-06	M	07/01/82	01/01/02	25,000	25	0	38	62	2,811	11.24	0	0.00	750	3.00	0	0.00	0	0.00	3,561	14.24
Age 30 empl oyee-01	M	07/01/77	01/01/06	30,000	30	0	33	62	4,553	15.18	0	0.00	900	3.00	0	0.00	0	0.00	5,453	18.18
Age 30 empl oyee-02	M	07/01/77	01/01/06	30,000	30	0	33	62	4,553	15.18	0	0.00	900	3.00	0	0.00	0	0.00	5,453	18.18
Age 30 empl oyee-03	M	07/01/77	01/01/06	30,000	30	0	33	62	4,553	15.18	0	0.00	900	3.00	0	0.00	0	0.00	5,453	18.18
Age 30 empl oyee-04	M	07/01/77	01/01/02	30,000	30	0	33	62	4,553	15.18	0	0.00	900	3.00	0	0.00	0	0.00	5,453	18.18
Age 30 empl oyee-05	M	07/01/77	01/01/02	30,000	30	0	33	62	4,553	15.18	0	0.00	900	3.00	0	0.00	0	0.00	5,453	18.18
Age 30 empl oyee-06	M	07/01/77	01/01/02	30,000	30	0	33	62	4,553	15.18	0	0.00	900	3.00	0	0.00	0	0.00	5,453	18.18
Age 35 empl oyee-01	M	07/01/72	01/01/06	35,000	35	0	28	62	7,316	20.90	0	0.00	1,050	3.00	0	0.00	0	0.00	8,366	23.90
Age 35 empl oyee-02	M	07/01/72	01/01/06	35,000	35	0	28	62	7,316	20.90	0	0.00	1,050	3.00	0	0.00	0	0.00	8,366	23.90
Age 35 empl oyee-03	M	07/01/72	01/01/02	35,000	35	0	28	62	7,316	20.90	0	0.00	1,050	3.00	0	0.00	0	0.00	8,366	23.90
Age 35 empl oyee-04	M	07/01/72	01/01/02	35,000	35	0	28	62	7,316	20.90	0	0.00	1,050	3.00	0	0.00	0	0.00	8,366	23.90
Age 35 empl oyee-05	M	07/01/72	01/01/02	35,000	35	0	28	62	7,316	20.90	0	0.00	1,050	3.00	0	0.00	0	0.00	8,366	23.90
Age 35 empl oyee-06	M	07/01/72	01/01/02	35,000	35	0	28	62	7,316	20.90	0	0.00	1,050	3.00	0	0.00	0	0.00	8,366	23.90
Age 40 empl oyee-01	M	07/01/67	01/01/06	40,000	40	0	23	62	10,922	27.31	0	0.00	1,200	3.00	0	0.00	0	0.00	12,122	30.31
Age 40 empl oyee-02	M	07/01/67	01/01/06	40,000	40	0	23	62	10,922	27.31	0	0.00	1,200	3.00	0	0.00	0	0.00	12,122	30.31
Age 40 empl oyee-03	M	07/01/67	01/01/02	40,000	40	0	23	62	10,922	27.31	0	0.00	1,200	3.00	0	0.00	0	0.00	12,122	30.31

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FOR THE PLAN YEAR 01/01/2007 THROUGH 12/31/2007

EMPLOYEE NAME	SEX	DATE OF BIRTH	DATE OF HI RE	COMPENSATN	AGE	PS	TS	RA	DEFIN ED BENEFIT PLAN COST		PROFI T SHARI NG ALLOCATI ON		NON-ELECTI VE SAFE HARBOR ALLOCATI ON		401(k) ALLOCATI ON		CATCH UP 401(k) ALLOCATI ON		TOTAL EMPLOYEE ALLOCATI ON	
									AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
Age 40 empl oyee-04	M	07/01/67	01/01/02	40,000	40	0	23	62	10,922	27.31	0	0.00	1,200	3.00	0	0.00	0	0.00	12,122	30.31
Age 40 empl oyee-05	M	07/01/67	01/01/02	40,000	40	0	23	62	10,922	27.31	0	0.00	1,200	3.00	0	0.00	0	0.00	12,122	30.31
Age 45 empl oyee-01	M	07/01/62	01/01/06	45,000	45	0	18	62	14,329	31.84	0	0.00	1,350	3.00	0	0.00	0	0.00	15,679	34.84
Age 45 empl oyee-02	M	07/01/62	01/01/02	45,000	45	0	18	62	14,329	31.84	0	0.00	1,350	3.00	0	0.00	0	0.00	15,679	34.84
Age 45 empl oyee-03	M	07/01/62	01/01/02	45,000	45	0	18	62	14,329	31.84	0	0.00	1,350	3.00	0	0.00	0	0.00	15,679	34.84
Age 45 empl oyee-04	M	07/01/62	01/01/02	45,000	45	0	18	62	14,329	31.84	0	0.00	1,350	3.00	0	0.00	0	0.00	15,679	34.84
Age 45 empl oyee-05	M	07/01/62	01/01/02	45,000	45	0	18	62	14,329	31.84	0	0.00	1,350	3.00	0	0.00	0	0.00	15,679	34.84
Age 45 empl oyee-06	M	07/01/62	01/01/02	45,000	45	0	18	62	14,329	31.84	0	0.00	1,350	3.00	0	0.00	0	0.00	15,679	34.84
Age 50 empl oyee-01	M	07/01/57	01/01/06	50,000	50	0	13	62	18,668	37.34	0	0.00	1,500	3.00	0	0.00	0	0.00	20,168	40.34
Age 50 empl oyee-02	M	07/01/57	01/01/02	50,000	50	0	13	62	18,668	37.34	0	0.00	1,500	3.00	0	0.00	0	0.00	20,168	40.34
Age 50 empl oyee-03	M	07/01/57	01/01/02	50,000	50	0	13	62	18,668	37.34	0	0.00	1,500	3.00	0	0.00	0	0.00	20,168	40.34
Age 50 empl oyee-04	M	07/01/57	01/01/02	50,000	50	0	13	62	18,668	37.34	0	0.00	1,500	3.00	0	0.00	0	0.00	20,168	40.34
Age 50 empl oyee-05	M	07/01/57	01/01/02	50,000	50	0	13	62	18,668	37.34	0	0.00	1,500	3.00	0	0.00	0	0.00	20,168	40.34
Age 55 empl oyee-01	M	07/01/52	01/01/06	55,000	55	0	10	65	18,888	34.34	0	0.00	1,650	3.00	0	0.00	0	0.00	20,538	37.34
Age 55 empl oyee-02	M	07/01/52	01/01/02	55,000	55	0	10	65	18,888	34.34	0	0.00	1,650	3.00	0	0.00	0	0.00	20,538	37.34
Age 55 empl oyee-03	M	07/01/52	01/01/02	55,000	55	0	10	65	18,888	34.34	0	0.00	1,650	3.00	0	0.00	0	0.00	20,538	37.34
Age 55 empl oyee-04	M	07/01/52	01/01/02	55,000	55	0	10	65	18,888	34.34	0	0.00	1,650	3.00	0	0.00	0	0.00	20,538	37.34
Age 55 empl oyee-05	M	07/01/52	01/01/02	55,000	55	0	10	65	18,888	34.34	0	0.00	1,650	3.00	0	0.00	0	0.00	20,538	37.34
Age 60 empl oyee-01	M	07/01/47	01/01/02	60,000	60	0	6	65	28,142	46.90	0	0.00	1,800	3.00	0	0.00	0	0.00	29,942	49.90
Age 60 empl oyee-02	M	07/01/47	01/01/02	60,000	60	0	6	65	28,142	46.90	0	0.00	1,800	3.00	0	0.00	0	0.00	29,942	49.90
Age 60 empl oyee-03	M	07/01/47	01/01/02	60,000	60	0	6	65	28,142	46.90	0	0.00	1,800	3.00	0	0.00	0	0.00	29,942	49.90
Age 60 empl oyee-04	M	07/01/47	01/01/02	60,000	60	0	6	65	28,142	46.90	0	0.00	1,800	3.00	0	0.00	0	0.00	29,942	49.90
Age 60 empl oyee-05	M	07/01/47	01/01/02	60,000	60	0	6	65	28,142	46.90	0	0.00	1,800	3.00	0	0.00	0	0.00	29,942	49.90
Age 65 empl oyee-01	M	07/01/42	01/01/02	65,000	65	0	5	70	22,635	34.82	0	0.00	1,950	3.00	0	0.00	0	0.00	24,585	37.82
Age 65 empl oyee-02	M	07/01/42	01/01/02	65,000	65	0	5	70	22,635	34.82	0	0.00	1,950	3.00	0	0.00	0	0.00	24,585	37.82
Age 65 empl oyee-03	M	07/01/42	01/01/02	65,000	65	0	5	70	22,635	34.82	0	0.00	1,950	3.00	0	0.00	0	0.00	24,585	37.82
TOTALS:				2,255,000					672,100		0		67,650		15,500		0		755,250	

404 Deductibility Limit is satisfied if Profit Sharing + Safe Harbor <= 6% of Covered Payroll:
 (0 + 67,650) = 67,650 <= 135,300