

Small Census Plan Comparative Analysis

Name	Age	Income	Traditional	Integrated	Age Weighted	New Comp
BABCOCK, A	52	\$200,000.00	\$20,000.00	\$23,512.83	\$27,117.03	\$26,479.10
BABCOCK, J	47	\$100,000.00	\$10,000.00	\$9,336.77	\$9,444.30	\$13,239.55
HC Total		\$300,000.00	\$30,000.00	\$32,849.60	\$36,561.34	\$39,718.65
CONNOR, M	42	\$40,000.00	\$4,000.00	\$3,390.43	\$2,631.40	\$1,921.03
DODGE, R	42	\$40,000.00	\$4,000.00	\$3,390.43	\$2,631.40	\$1,921.03
GREGSON, K	50	\$32,090.00	\$3,209.00	\$2,719.97	\$4,047.38	\$1,541.15
HUGHES, J	21	\$19,500.00	\$1,950.00	\$1,652.83	\$301.99	\$936.50
JACOBS, J	30	\$10,400.00	\$1,040.00	\$881.51	\$308.79	\$499.47
LARSON, C	38	\$23,000.00	\$2,300.00	\$1,949.50	\$1,132.98	\$1,104.59
OSMONE, O	37	\$22,000.00	\$2,200.00	\$1,864.73	\$1,083.72	\$1,056.57
Non HC Total		\$186,990.00	\$18,699.00	\$15,849.40	\$12,137.66	\$8,980.35
Total		\$486,990.00	\$48,699.00	\$48,699.00	\$48,699.00	\$48,699.00
Highly Comp %		61.60%	61.60%	67.45%	75.08%	81.56%
Non Highly Comp %		38.40%	38.40%	32.55%	24.92%	18.44%

Small Census Traditional Plan

Name	Age	Income	Contribution	% of Income	% of Budget	Account Value @65
BABCOCK, A	52	\$200,000.00	\$20,000.00	10.00%	41.07%	\$447,318.41
BABCOCK, J	47	\$100,000.00	\$10,000.00	10.00%	20.53%	\$383,531.92
HC Total		\$300,000.00	\$30,000.00			
CONNOR, M	42	\$40,000.00	\$4,000.00	10.00%	8.21%	\$245,219.95
DODGE, R	42	\$40,000.00	\$4,000.00	10.00%	8.21%	\$245,219.95
GREGSON, K	50	\$32,090.00	\$3,209.00	10.00%	6.59%	\$80,604.83
HUGHES, J	21	\$19,500.00	\$1,950.00	10.00%	4.00%	\$598,585.63
JACOBS, J	30	\$10,400.00	\$1,040.00	10.00%	2.14%	\$159,381.67
LARSON, C	38	\$23,000.00	\$2,300.00	10.00%	4.72%	\$199,362.41
OSMONE, O	37	\$22,000.00	\$2,200.00	10.00%	4.52%	\$190,694.48
Non HC Total		\$186,990.00	\$18,699.00			
Total		\$486,990.00	\$48,699.00			
Highly Comp %		61.60%	61.60%			
Non Highly Comp %		38.40%	38.40%			

Small Census Integrated Plan

Name	Age	Income	Contribution	% of Income	% of Budget	Account Value @65
BABCOCK, A	52	\$200,000.00	\$23,512.83	11.76%	48.28%	\$525,886.19
BABCOCK, J	47	\$100,000.00	\$9,336.77	9.34%	19.17%	\$358,094.83
HC Total		\$300,000.00	\$32,849.60			
CONNOR, M	42	\$40,000.00	\$3,390.43	8.48%	6.96%	\$207,850.08
DODGE, R	42	\$40,000.00	\$3,390.43	8.48%	6.96%	\$207,850.08
GREGSON, K	50	\$32,090.00	\$2,719.97	8.48%	5.59%	\$68,321.20
HUGHES, J	21	\$19,500.00	\$1,652.83	8.48%	3.39%	\$507,365.20
JACOBS, J	30	\$10,400.00	\$881.51	8.48%	1.81%	\$135,092.98
LARSON, C	38	\$23,000.00	\$1,949.50	8.48%	4.00%	\$168,980.92
OSMONE, O	37	\$22,000.00	\$1,864.73	8.48%	3.83%	\$161,633.93
Non HC Total		\$186,990.00	\$15,849.40			
Total		\$486,990.00	\$48,699.00			
Highly Comp %		61.60%	67.45%			
Non Highly Comp %		38.40%	32.55%			

Small Census Age Weighted Plan

Name	Age	Income	Contribution	% of Income	% of Budget	Account Value @65	EBAR
BABCOCK, A	52	\$200,000.00	\$27,117.03	13.56%	55.68%	\$606,497.44	4.11%
BABCOCK, J	47	\$100,000.00	\$9,444.30	9.44%	19.39%	\$362,219.14	4.11%
HC Total		\$300,000.00	\$36,561.34				
CONNOR, M	42	\$40,000.00	\$2,631.40	6.58%	5.40%	\$161,318.20	4.11%
DODGE, R	42	\$40,000.00	\$2,631.40	6.58%	5.40%	\$161,318.20	4.11%
GREGSON, K	50	\$32,090.00	\$4,047.38	12.61%	8.31%	\$101,663.44	4.11%
HUGHES, J	21	\$19,500.00	\$301.99	1.55%	0.62%	\$92,701.02	4.11%
JACOBS, J	30	\$10,400.00	\$308.79	2.97%	0.63%	\$47,323.05	4.11%
LARSON, C	38	\$23,000.00	\$1,132.98	4.93%	2.33%	\$98,205.77	4.11%
OSMONE, O	37	\$22,000.00	\$1,083.72	4.93%	2.23%	\$93,935.95	4.11%
Non HC Total		\$186,990.00	\$12,137.66				
Total		\$486,990.00	\$48,699.00				
Highly Comp %		61.60%	75.08%				
Non Highly Comp %		38.40%	24.92%				

Small Census New Comparability Plan

Accrual Rate Analysis

Name	Income	Contribution	EBAR	Allocation Group
BABCOCK, A	\$200,000.00	\$27,117.03	4.11%	A
BABCOCK, J	\$100,000.00	\$9,444.30	4.11%	A
CONNOR, M	\$40,000.00	\$2,631.40	4.11%	B
DODGE, R	\$40,000.00	\$2,631.40	4.11%	B
GREGSON, K	\$32,090.00	\$4,047.38	4.11%	B
HUGHES, J	\$19,500.00	\$301.99	4.11%	B
JACOBS, J	\$10,400.00	\$308.79	4.11%	B
LARSON, C	\$23,000.00	\$1,132.98	4.11%	B
OSMONE, O	\$22,000.00	\$1,083.72	4.11%	B

Ratio Percentage Test

Ratio of Non-Highly Compensated Group	100.00%
Ratio of Highly Compensated Group	100.00%
Overall Ratio	100.00%

Average Benefit Percentage Test

Average Benefit % of the Non-Highly Compensated Group	4.11%
Average Benefit % of the Highly Compensated Group	4.11%
The Average Benefit Percentage Ratio	100.00%
The Average Benefit % Ratio must equal to greater the 70%	PASS

Small Census New Comparability Plan

Name	Age	Income	Contribution	% of Income	% of Budget	Account Value @65	EBAR
BABCOCK, A	52	\$200,000.00	\$26,479.10	13.24%	54.37%	\$592,229.48	4.01%
BABCOCK, J	47	\$100,000.00	\$13,239.55	13.24%	27.19%	\$507,779.03	5.76%
HC Total		\$300,000.00	\$39,718.65				
CONNOR, M	42	\$40,000.00	\$1,921.03	4.80%	3.94%	\$117,768.89	3.00%
DODGE, R	42	\$40,000.00	\$1,921.03	4.80%	3.94%	\$117,768.89	3.00%
GREGSON, K	50	\$32,090.00	\$1,541.15	4.80%	3.16%	\$38,711.13	1.57%
HUGHES, J	21	\$19,500.00	\$936.50	4.80%	1.92%	\$287,475.66	12.73%
JACOBS, J	30	\$10,400.00	\$499.47	4.80%	1.03%	\$76,544.35	6.64%
LARSON, C	38	\$23,000.00	\$1,104.59	4.80%	2.27%	\$95,745.44	4.01%
OSMONE, O	37	\$22,000.00	\$1,056.57	4.80%	2.17%	\$91,582.59	4.01%
Non HC Total		\$186,990.00	\$8,980.35				
Total		\$486,990.00	\$48,699.00				
Highly Comp %		61.60%	81.56%				
Non Highly Comp %		38.40%	18.44%				

Small Census New Comparability Plan

Accrual Rate Analysis

Name	Income	Contribution	EBAR	Allocation Group
BABCOCK, A	\$200,000.00	\$26,479.10	4.01%	A
BABCOCK, J	\$100,000.00	\$13,239.55	5.76%	A
CONNOR, M	\$40,000.00	\$1,921.03	3.00%	B
DODGE, R	\$40,000.00	\$1,921.03	3.00%	B
GREGSON, K	\$32,090.00	\$1,541.15	1.57%	B
HUGHES, J	\$19,500.00	\$936.50	12.73%	B
JACOBS, J	\$10,400.00	\$499.47	6.64%	B
LARSON, C	\$23,000.00	\$1,104.59	4.01%	B
OSMONE, O	\$22,000.00	\$1,056.57	4.01%	B

Gateway Requirement	Pass
----------------------------	-------------

Ratio Percentage Test

Ratio of Non-Highly Compensated Group	100.00%
Ratio of Highly Compensated Group	100.00%
Overall Ratio	100.00%

Average Benefit Percentage Test

Average Benefit % of the Non-Highly Compensated Group	4.99%
Average Benefit % of the Highly Compensated Group	4.89%
The Average Benefit Percentage Ratio	103.00%
The Average Benefit % Ratio must equal to greater the 70%	PASS

Small Census New Comparability Plan

Rate Group: BABCOCK, A

Name	Income	Contribution	EBAR	Allocation Group
BABCOCK, A	\$200,000.00	\$26,479.10	4.01%	A
BABCOCK, J	\$100,000.00	\$13,239.55	5.76%	A
HUGHES, J	\$19,500.00	\$936.50	12.73%	B
JACOBS, J	\$10,400.00	\$499.47	6.64%	B
LARSON, C	\$23,000.00	\$1,104.59	4.01%	B
OSMONE, O	\$22,000.00	\$1,056.57	4.01%	B

Ratio Percentage Test

Ratio of Non-Highly Compensated Group	57.14%
Ratio of Highly Compensated Group	100.00%
Overall Ratio	57.14%

Average Benefit Percentage Test

Average Benefit % of the Non-Highly Compensated Group	6.85%
Average Benefit % of the Highly Compensated Group	4.89%
The Average Benefit Percentage Ratio	141.00%
The Average Benefit % Ratio must equal to greater the 70%	PASS
The Concentration of NHCE (NCECP)	77.78%
Midpoint %	31.50%
The Overall Ratio % must be equal to or greater than the Midpoint %	PASS

Small Census New Comparability Plan

Rate Group: BABCOCK, J

Name	Income	Contribution	EBAR	Allocation Group
BABCOCK, J	\$100,000.00	\$13,239.55	5.76%	A
HUGHES, J	\$19,500.00	\$936.50	12.73%	B
JACOBS, J	\$10,400.00	\$499.47	6.64%	B

Ratio Percentage Test

Ratio of Non-Highly Compensated Group	28.57%
Ratio of Highly Compensated Group	50.00%
Overall Ratio	57.14%

Average Benefit Percentage Test

Average Benefit % of the Non-Highly Compensated Group	9.69%
Average Benefit % of the Highly Compensated Group	5.76%
The Average Benefit Percentage Ratio	169.00%
The Average Benefit % Ratio must equal to greater the 70%	PASS

The Concentration of NHCE (NCECP)	77.78%
Midpoint %	31.50%
The Overall Ratio % must be equal to or greater than the Midpoint %	PASS