

Compliance Package

Generated by the Ascensus Compliance Engine

DEMO RETIREMENT PLAN

Plan #: 123456

Testing Period: 01/01/2021 — 12/31/2021

Report Created: 01/15/2022 at 2:34 p.m. ET

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Review your plan's test results at a glance, as well as the total number of affected participants and any corrective action that may be needed.

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See any alerts identified for your plan. Be sure to review all alerts off on your test.

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Compliance testing helps to ensure that your plan is not disproportionately affected.



401(k) PLAN
Client #: 123456
01/15/2022 at 2:34 p.m. ET

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Overview

Compliance testing helps to ensure that highly compensated employees (HCEs) aren't disproportionately benefiting compared to non-highly compensated employees (NHCEs) in the plan. It's required for your plan to remain compliant with federal tax statutes and regulations and to maintain its qualified status.

You are responsible for reviewing your test results, confirming all data is accurate, and taking the necessary action as outlined in this report.

Use the included [Plan Sign-off Checklist \(page X\)](#) to help guide you through your review. If you have any questions along the way, contact your Client Service Team.

Compliance Testing Results Summary

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

Your test results are based on the information you've provided so it's critical that you review and confirm that all data is accurate, as this could affect the outcome of your tests and potentially lead to costly corrections. Should you identify a discrepancy, contact your Client Service Team for assistance. As a reminder, you can also make certain updates on the plan website. **Please note: The 402(g) Excess Deferral Test is based on the calendar year.**

PASS **402(g) Test**

Your compliance test is passing. Please reference the Plan Sign-off Checklist to ensure you've reviewed all necessary data.
[Plan Sign-off Checklist, page X](#)

PASS **410(b) Test**

Your compliance test is passing. Please reference the Plan Sign-off Checklist to ensure you've reviewed all necessary data. Once you've confirmed that all information is accurate, you can sign off on your test.
[Plan Sign-off Checklist, page X](#)

FAIL **402(g) Test**

Corrective Action Required:Process participant adjustments
 Corrective Amount:.....\$XXXXXX
 Number of Affected Participants:XXXXX
[Learn more, page X](#)

FAIL **410(b) Test**

There are multiple ways to resolve a failing 410(b) test. Contact your Client Service Team to review and discuss your options for resolution. You will not be able to sign off on your test with a failing result.
[Learn more, page X](#)

INVALID TEST **402(g) Test**

Your test contains invalid results. You cannot sign off on your test until you've reviewed and addressed the data that's causing this error.
[Learn more, page X](#)

INVALID TEST **410(b) Test**

Your test contains invalid results. You cannot sign off on your test until you've reviewed and addressed the data that's causing this error.
[Learn more, page X](#)

Testing was prepared based on the following plan provisions:		Cost of Living Adjustment (COLA) Limits:			
		2020	2021	2022	
Plan Type:	Safe Harbor	Annual Compensation - 401(a)(17):	\$285,000	\$290,000	\$305,000
Permissive Disaggregation:	Off	Elective Deferrals - 402(g)(1):	\$19,500	\$19,500	\$20,500
Last Day/Hours:	No	Catch-up Contributions - 414(v)(2)(B)(i):	\$6,500	\$6,500	\$6,500
Multiple Eligibility:	No	Defined Contribution Limits - 415(c)(1)(A):	\$57,000	\$58,000	\$61,000
Testing Method:	Prior//Current	HCE Threshold - 414(q):	\$130,000	\$130,000	\$135,000
Eligible Compensation Period:	Full plan year//Post entry date				

Testing Alert Summary

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

A testing alert could be an indication that data is incomplete or inaccurate.

Here, you can see all of the alerts we've reviewed for your plan. The alert(s) identified for your plan are shown with a red bar and warning sign.

You may not be able to approve or sign off on your tests until you've resolved any issues. Carefully review the alerts below, then click "Learn more" or go to the page number referenced to determine the action required.

Missing Payroll Files

Identifies how many payroll files are expected for each site, and if any expected payrolls have not been funded.

[Learn more, page X](#)

Employee Data Issues

Identifies missing or incorrect employee data including census details, compensation, and contributions.

Go to the Compliance Testing section on the plan website to review your tasks and alerts.

Plan Deferral Limit Exceeded

You have participants who have exceeded your plan's deferral limit of XX% or \$XX. See participant adjustments page for refund amount(s).

Go to the Compliance Testing section on the plan website to review details.

[Learn more, page X](#)

No ineligible contributions found.

Identifies individuals who have made an employee contribution, or received an employer contribution, while not meeting the minimum eligibility requirements to participate in the plan.

[Learn more, page X](#)

No employee alerts were generated based on the data you provided.

Identifies missing or incorrect employee data including census details, compensation, and contributions.

Prevent future alerts

Follow these best practices to avoid alerts on future tests:

- Submit compensation and hours with each payroll file
- Review data periodically using reports available on the plan website

Payroll and Plan Contribution Summary

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

The chart below lists each payroll site that we expect to remit contributions, and the frequency in which these payrolls are expected. For each site, we attempt to identify any expected payrolls that have not been funded.

Please notify us if there is any discrepancy in payroll sites or frequency.

Site and Payroll Details

Site Code	Site Name	Payroll Frequency	Last Payroll Processed	Payrolls Received	Payrolls Expected	Payrolls Expected But Not Received
A	Demo Site A	Biweekly	12/31/2020	26	26	All payrolls have been received.
B	Demo Site B	Monthly	12/31/2020	12	12	All payrolls have been received.

Detailed below are the total dollar amounts received from each contribution source in your plan. If you have a contribution source that's unique to your plan, the total amount received for this source will be displayed in the "Other" column.

Plan Contribution Summary

Pre-Tax	Roth	After-Tax	Employer Match	Safe Harbor	Profit Sharing	Other	Total
\$42,036.40	\$0.00	\$0.00	\$0.00	\$13,824.43	\$0.00	\$0.00	\$55,860.83

Testing Alert Detail

Here, you'll review the testing alerts identified for your plan. As a reminder, your compliance testing results are driven by the data you provide us. Your Client Service Team is available to answer any questions you may have and to help identify options for resolution.

Ineligible Contributions

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

The individuals listed below appear to have received employee contributions that may not be permitted by your plan document. Ineligible contributions cause an operational error and should be corrected for your plan to remain compliant with IRS regulations.

Important: These contributions have not been removed from compliance testing, and require your immediate attention to ensure accurate testing results. Testing cannot be approved until this issue is resolved.

Helpful Hint: Carefully review the "Eligibility Date" column. A contribution may be flagged as ineligible if a participant's eligibility date was entered incorrectly or is missing from our records. You can update census data directly on the plan website, or by uploading a census file. To update contribution data, please contact your Client Service Team.

SSN	Name	Location	Days	Termination Date	Contribution Type	Eligibility Date	Ineligible Reason Code*	Amount	1st Ineligible Payroll Date	# of Ineligible Payrolls	Balance Available for Corrective Distributions?**
XXX-XX-1234	Gatsby, Jay	0001	2,080		401(k)	01/01/2021	NE	\$2,116.92	01/07/2020	12	No

***Ineligible Reason Codes**

LD: Last Day Rule; Participant was not active on the last day of the plan year.

H: Hours Rule; Participant worked less than <XX> days during the plan year for a plan using elapsed time method.

NE: Not Eligible; Participant made contributions to the plan or terminated employment before their eligibility date.

**Based on participant's account balance as of the date this report is created. Please contact your Client Service Team to take corrective action.

Ineligible Contributions

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

The individuals listed below appear to have received employee contributions that may not be permitted by your plan document. Ineligible contributions cause an operational error and should be corrected for your plan to remain compliant with IRS regulations.

Important: These contributions have not been removed from compliance testing, and require your immediate attention to ensure accurate testing results. Testing cannot be approved until this issue is resolved.

Helpful Hint: Carefully review the "Eligibility Date" column. A contribution may be flagged as ineligible if a participant's eligibility date was entered incorrectly or is missing from our records. You can update census data directly on the plan website, or by uploading a census file. To update contribution data, please contact your Client Service Team.

SSN	Name	Location	Days	Termination Date	Contribution Type	Eligibility Date	Ineligible Reason Code	Amount	1st Ineligible Payroll Date	# of Ineligible Payrolls	Balance Available for Corrective Distributions?
No participants with ineligible contributions											

Compliance Testing Results Detail

The following pages outline your plan's full compliance testing results. Please review carefully to ensure all information is accurate.

You can review your employee data alerts on the Compliance Testing page on your plan site.

Reference the [Glossary, page XX](#) for details about each test, different contribution sources, and definitions of key terms.

Important Deadlines

- 3/8/22 - Deadline to request ADP/ACP refunds (to ensure processing by the 3/15/22 IRS deadline)
- 4/8/22 - Deadline to authorize 402(g) test (to ensure excess deferrals returned by the 4/15/22 IRS deadline)
- 6/30/22 - Deadline for EACA approval

Compliance Testing Results: 402(g) Excess Deferral Test

BORG EQUIPMENT & SUPPLY CO., INC. 401(K) PLAN

Plan #: 206757

Testing Period: 01/01/2021 to 12/31/2021

Report Created: 7/25/2022

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

IRC Section 402(g) limits the amount of elective deferrals a participant may exclude from taxable income in a calendar year. The 402(g) limit for 20XX is \$XX,XXX. Here, we've identified participants whose total deferral contributions exceeded this amount, and the amount received for each contribution source. **Important:** This test only reflects contributions made to [INSERT PLAN NAME]. If any participant has made elective deferrals to another qualified retirement plan during the testing year that will cause them to exceed the 402(g) limit, you must notify us by phone or email.

⚠ 402(g) Deferrals

SSN	Name	Pre-Tax	Roth	Total Deferral	Catch-up Eligible (Y/N)	Catch-up Reductions*	Adjusted Deferrals	402(g) Excess
XXX-XX-1234	Gatsby, Jay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
XXX-XX-2345	Buchanan, Daisy	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

*402(g) catch-up contributions and deferrals in excess of the 402(g) limit are not included as annual additions under section 415(c). Participants who are age 50 or older may defer up to an additional \$6,500 annually.

Compliance Testing Results: 415 Annual Additions

BORG EQUIPMENT & SUPPLY CO., INC. 401(K) PLAN

Plan #: 206757

Testing Period: 01/01/2021 to 12/31/2021

Report Created: 7/25/2022

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

415 Annual Additions

SSN	Name	Employee Deferrals	After-Tax	Employer Match	Safe Harbor	Profit Sharing	Other	Less Catch-up and 402(g) Excess*	Total Annual Additions	415(c) Limit**	Compensation (Plan Year)
XXX-XX-1234	Anderson, Dennis	\$2,116.92	\$0.00	\$0.00	\$2,116.92	\$0.00	\$0.00	\$0.00	\$4,283.00	\$5,000.00	\$5,000.00
XXX-XX-2345	Buchanan, Daisy	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$45,883.42	\$45,883.42
XXX-XX-3456	Carraway, Nick	\$14,919.48	\$0.00	\$0.00	\$2,514.83	\$0.00	\$0.00	\$0.00	\$17,434.31	\$18,000.00	\$18,000.00
XXX-XX-4567	Wilson, Myrtle	\$25,500.00	\$0.00	\$0.00	\$9,192.68	\$0.00	\$0.00	\$6,000.00	\$28,692.68	\$57,000.00	\$100,000.00

*[402\(g\) catch-up contributions and deferrals in excess of the 402\(g\) limit](#) are not included as annual additions under section 415(c). Participants who are age 50 or older may defer up to an additional \$6,500 annually.

**The 415(c) limit refers to the amount of contributions an individual can receive per employer. For plan years beginning in 2020, the 415(c) limit is the lesser of: 100% of 415 compensation or \$57,000.

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Compliance Testing Results: IRC 410(b) Test

BORG EQUIPMENT & SUPPLY CO., INC. 401(K) PLAN

Plan #: 206757

Testing Period: 01/01/2021 to 12/31/2021

Report Created: 7/25/2022

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

❖ 410(b) Minimum Coverage Test

Participant Exclusion Criteria for Coverage Testing	
(1) Total # of Employees on Census	
(a) Exclude employees on census that terminated prior to plan year begin	
(b) Exclude employees on census hired after plan year end	
(c) Exclude employees on census with ineligible status (Beneficiaries, QDROs, etc.)	
(d) Total # of employees included in testing = row 1 - 1a - 1b - 1c	
(2) Statutory Exclusions	
(a) # of excluded employees based on class exclusions	
(b) # of excluded employees based on age/service (Plan Eligibility)	
(c) # of excluded employees based on termination with less than 501 hours	
(d) Total # of non-excludable employees = row 1d - 2a - 2b - 2c	
(3) Non-statutory Exclusions	
(a) # of excluded employees based on termination with greater than 500 hours (Last Day Rule)	
(b) # of excluded employees based on hours of service (500 Hours Rule)	
(c) # of excluded employees based on class exclusions	
(d) Total # of non-excludable employees benefiting = row 2d - 3a - 3b - 3c	
(4) Percent Benefiting = row 3d / 2d	
(5) Ratio Test Percentage = row 4 NHCE % / 4 HCE %	
(6) Nondiscriminatory Classification Test	
(a) NHCE concentration percentage = row 2d NHCE / 2d total NHCE + HCE	
(b) Safe Harbor percentage	
(7) Average Benefits Test (tested using contributions basis; full year compensation)	
(a) NHCE average benefits percentage	
(b) HCE average benefits percentage	
(c) Average benefits percentage = row 7a / 7b	

401(k): Pre-Tax and Roth Deferrals

HCE	NHCE
10	50
0	0
0	4
0	1
10	45

0	0
0	4
0	1
10	40

0	0
0	0
0	1
10	39

100.00%	97.5%
97.5%	

N/A
N/A

N/A
N/A
N/A

401(m): Match and After-Tax

HCE	NHCE
10	50
0	0
0	4
0	1
10	45

0	0
0	4
0	1
10	40

0	10
0	0
0	1
10	29

100.00%	72.5%
72.5%	

N/A
N/A

N/A
N/A
N/A

401(a): Nonelective

HCE	NHCE
10	50
0	0
0	4
0	1
10	45

0	0
0	4
0	1
10	40

0	10
0	2
0	1
10	27

100.00%	67.5%
67.5%	

79.59%
35.75%

3.00%
5.00%
60.00%

In order to pass the 410(b) test, the ratio percentage (row 5) must be 70% or higher. The plan may also pass if the ratio test percentage is at least equal to the Safe Harbor percentage (row 6b) and the average benefit percentage (row 7c) is 70% or higher.

PASS

INVALID

FAIL

You may not sign off on your compliance test if the 410(b) test is not passing. Contact your Client Service Team to discuss your options for resolution.

Compliance Testing Results: Nondiscrimination Test

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

Results for Non-Union Employees

ADP	(a) HCE	(b) NHCE
(1) Total Tested %:	388.82%	PRIOR YEAR
(2) Total Tested Participants:	6	
(3) Average Tested % (1)/(2):	64.80%	15.74%
(4) Maximum Permitted HCE %*	19.67%	
(5) Result - (3) must be less than or equal to (4):	PASS	

ACP	(a) HCE	(b) NHCE
(6) Total Tested %:	152.56%	PRIOR YEAR
(7) Total Tested Participants:	6	
(8) Average Tested % (6)/(7):	25.43%	7.65%
(9) Maximum Permitted HCE %*	19.67%	
(10) Result - (8) must be less than or equal to (9):	PASS	

Results for Union Employees

ADP	(a) HCE	(b) NHCE
(1) Total Tested %:	388.82%	PRIOR YEAR
(2) Total Tested Participants:	6	
(3) Average Tested % (1)/(2):	64.80%	15.74%
(4) Maximum Permitted HCE %*	19.67%	
(5) Result - (3) must be less than or equal to (4):	PASS	

*Maximum permitted HCE % calculation.

If the NHCE Average Test % is:	The Maximum Permitted HCE % is:
2% or less	2 times the average testing % of the NHCE group
Between 2% and 8%	2% plus the average testing % of the NHCE group
8% or more	1.25 times the average testing % of the NHCE group

Next Year's Projection	
The current ADP% and ACP% for PYE 2021 NHCEs determines →	The maximum ADP% and ACP% for PYE 2022 HCEs.
NHCE ADP 3.54% →	HCE ADP 5.54%
NHCE ACP 5.52% →	HCE ACP 7.52%
By limiting your HCE to this deferral rate, your plan can pass the 2022 ADP/ACP test.	

Tested using: **Permissive Disaggregation, Multiple Eligibility, Last Day/Hour Requirements, Prior Year NHCE Test Results.**

For plan sponsor use only. Not for distribution to plan participants or the public.

Compliance Testing Results: Nondiscrimination Test

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

Results for Non-Union Employees

ADP	(a) HCE	(b) NHCE
(1) Total Tested %:	388.82%	220.30%
(2) Total Tested Participants:	6	14
(3) Average Tested % (1)/(2):	64.80%	15.74%
(4) Maximum Permitted HCE %*	19.67%	
(5) Result - (3) must be less than or equal to (4):	FAIL	

Audit Check	HCE	NHCE
Before borrowing	19.67%	15.74%
Borrowing adjustment	-15.67%	-13.74%
After borrowing	4.00%	2.00%

ACP	(a) HCE	(b) NHCE	HCE Borrowing	NHCE Borrowing	(c) Adjusted HCE	(d) Adjusted NHCE
(6) Total Tested %:	152.56%	107.07%				
(7) Total Tested Participants:	6	14				
(8) Average Tested % (6)/(7):	25.43%	7.65%	15.67%	13.74%	41.10%	21.38%
(9) Maximum Permitted HCE %*	9.65%				26.73%	
(10) Result (8) must be less than or equal to (9):	FAIL				FAIL	

Borrowing allows us to shift a portion of the ADP percentages over to the ACP test to help improve the ACP test results.

Results for Union Employees

ADP	(a) HCE	(b) NHCE
(1) Total Tested %:	388.82%	220.30%
(2) Total Tested Participants:	6	14
(3) Average Tested % (1)/(2):	64.80%	15.74%
(4) Maximum Permitted HCE %*	19.67%	
(5) Result - (3) must be less than or equal to (4):	FAIL	

*Maximum permitted HCE % calculation.

If the NHCE Average Test % is:	The Maximum Permitted HCE % is:
2% or less	2 times the average testing % of the NHCE group
Between 2% and 8%	2% plus the average testing % of the NHCE group
8% or more	1.25 times the average testing % of the NHCE group

Next Year's Projection	
The current ADP% and ACP% for PYE 2021 NHCEs determines	The maximum ADP% and ACP% for PYE 2022 HCEs.
NHCE ADP 3.54%	HCE ADP 5.54%
NHCE ACP 5.52%	HCE ACP 7.52%
By limiting your HCE to this deferral rate, your plan can pass the 2022 ADP/ACP test.	

Tested using: **Permissive Disaggregation, Multiple Eligibility, Last Day/Hour Requirements, Prior Year NHCE Test Results.**

For plan sponsor use only. Not for distribution to plan participants or the public.

Compliance Testing Results: Nondiscrimination Test

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

Results for Non-Union Employees

ADP	(a) HCE	(b) NHCE
(1) Total Tested %:	388.82%	220.30%
(2) Total Tested Participants:	6	14
(3) Average Tested % (1)/(2):	64.80%	15.74%
(4) Maximum Permitted HCE %*	19.67%	
(5) Result - (3) must be less than or equal to (4):	PASS	

Results for Non-Union Employees

ACP	(a) HCE	(b) NHCE
(6) Total Tested %:	388.82%	220.30%
(7) Total Tested Participants:	6	14
(8) Average Tested % (6)/(7):	64.80%	15.74%
(9) Maximum Permitted HCE %*	19.67%	
(10) Result - (8) must be less than or equal to (9):	FAIL	

*Maximum permitted HCE % calculation.

If the NHCE Average Test % is:	The Maximum Permitted HCE % is:
2% or less	2 times the average testing % of the NHCE group
Between 2% and 8%	2% plus the average testing % of the NHCE group
8% or more	1.25 times the average testing % of the NHCE group

Tested using: Permissive Disaggregation, Multiple Eligibility, Last Day/Hour Requirements.

For plan sponsor use only. Not for distribution to plan participants or the public.

Corrective Action Detail

In this section, we've outlined the participants who require refund distributions and adjusted contributions for the **12/31/2021 plan year end**.

Corrective refunds not processed by IRS deadlines could carry tax implications and result in potential penalties. Reference the [Glossary, page XX](#) for more information.

Important Deadlines

- 3/8/22 - Deadline to request ADP/ACP refunds (to ensure processing by the 3/15/22 IRS deadline)
- 4/8/22 - Deadline to authorize 402(g) test (to ensure excess deferrals returned by the 4/15/22 IRS deadline)
- 6/30/22 - Deadline for EACA approval

Participant Adjustments

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

The chart below identifies any participant who requires a refund of excess deferrals, and the dollar amount that will be removed from each participant's account to address the test failures. However, it's not necessarily the amount the participant will receive in their refund distribution check. You may also notice a slight difference in the interest amount due to market fluctuation between the date the test is generated and the date the corrections are processed.

Please refer to the *Corrective Distribution Package* for details on the actual correction amounts. This package will be posted on the plan website for you after the correction has been [authorized](#) and processed.

HCE Code	SSN	Name	402(g) Principal Adjustment*	415 Principal Adjustment*	Plan Limit Adjustment	ADP Principal Adjustment*	ACP Principal Adjustment*	ACP Principal Forfeiture Adjustment	Interest Adjustment	Total Participant Adjustment	Note
B	XXX-XX-9876	Baker, Jordan	\$0.00	\$3,434.31	\$-3,124.40					\$309.91	2
Totals			\$0.00	\$3,434.31	\$-3,124.40					\$309.91	

*Principal adjustment amount has been reduced to reflect all available catch-up contributions.

HCE Codes:

A: 5% owner subject to [family attribution rules](#).

B: Employee's gross compensation for the 12 month period preceding the testing year exceeded <\$125,000>.

Note Details

1= This participant has taken a full distribution so we're unable to process the corrective distribution. Since corrective distributions are not eligible for rollover, please direct the participant to consult with a tax advisor to determine if any action is needed.

2 = The amount available in the participant's account may not be enough to cover the full corrective distribution for this participant. As stated above, you can find additional detail in the Corrective Distribution Package once it's available.

Participant Adjustments

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

If any account adjustments are required to address test failures, the participants who require an adjustment and the total dollar amount will be shown in the chart below.

HCE Code	SSN	Name	402(g) Principal Adjustment*	415 Principal Adjustment*	Plan Limit Adjustment	ADP Principal Adjustment*	ACP Principal Adjustment*	ACP Principal Forfeiture Adjustment	Interest Adjustment	Total Participant Adjustment	Note
No participants require an adjustment											

Catch-up Reductions

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

Below we've identified employees (union or non-union) who turn age 50 before the end of the calendar year. If allowed by the plan, these individuals may be eligible for **catch-up contributions**—elective deferrals made in excess of statutory or plan limits. The catch-up contribution limit for calendar year 20XX is \$XXXX.

SSN	Name	Compensation (Plan Year)	Employee Deferrals	Prior Year 402(g) Catch-up	402(g) Catch-up Applied	Total Annual Additions	415 Catch-up Applied	Plan Limit Catch-up	ADP Catch-up	Total Catch-up Contributions
XXX-XX-8765	Wilson, George	\$200,000.00	\$25,500.00	\$0.00	\$6,000.00	\$56,000.00	\$0.00			\$6,000.00
XXX-XX-7654	Buchanan, Tom	\$220,000.00	\$23,500.00	\$0.00	\$4,000.00	\$59,800.00	\$2,500.00			\$6,500.00

Catch-up Reductions

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

Below we've identified employees (union or non-union) who turn age 50 before the end of the calendar year. If allowed by the plan, these individuals may be eligible for **catch-up contributions**—elective deferrals made in excess of statutory or plan limits. The catch-up contribution limit for calendar year 20XX is \$XXXX.

SSN	Name	Compensation (Plan Year)	Employee Deferrals	402(g) Catch-up Applied	Total Annual Additions	415 Catch-up Applied	Total Catch-up Contributions
XXX-XX-8765	Wilson, George	\$200,000.00	\$25,500.00	\$6,000.00	\$56,000.00	\$0.00	\$6,000.00
XXX-XX-7654	Buchanan, Tom	\$220,000.00	\$23,500.00	\$4,000.00	\$59,800.00	\$2,500.00	\$6,500.00

Catch-up Reductions

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

If allowed by the plan, employees who turn age 50 before the end of the calendar year may be eligible for **catch-up contributions**—elective deferrals made in excess of statutory or plan limits.

SSN	Name	Compensation (Plan Year)	Employee Deferrals	402(g) Catch-up Applied	Total Annual Additions	415 Catch-up Applied	Total Catch-up Contributions
No catch-up eligible participants							

Non-Union ADP Refund Calculations Worksheet

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

Total Refund Calculation | Each HCE's ADP% must be reduced to XX.XX% for the test to pass. This results in a total refund amount of **\$34,931.76**.
Participant Refund Calculation | Each HCE's ADP Contribution must be reduced to \$13,606.08 to get to the total refund amount of **\$34,931.76**.

SSN	Name	Catch-Up Eligibility	Catch-Up Available	ADP Contributions	Max ADP Contributions	Participant Refund	Catch-Up Applied	402(g)/Plan Limit Excess	Principal Distribution	Interest Distribution	Total Distribution
XXX-XX-1234	Gatsby, Jay	N	\$0.00	\$36,750.00	\$13,606.08	\$23,143.92	\$0.00	\$0.00	\$23,143.92	\$-439.31	\$22,704.61
XXX-XX-2345	Buchanan, Daisy	Y	\$6,500.00	\$24,000.00	\$13,606.08	\$10,393.92	\$6,500.00	\$6,500.00	\$3,893.92	\$250.00	\$4,143.92
XXX-XX-3456	Wilson, Myrtle	Y	\$6,500.00	\$15,000.00	\$13,606.08	\$1,392.92	\$1,393.92	\$1,392.92	\$0.00	\$0.00	\$0.00
Totals						\$34,931.76			\$27,037.84		\$26,848.53

Unless otherwise notified prior to liquidation of assets, all distributions will be processed from pre-tax contributions.

Tested using: Permissive Disaggregation, Multiple Eligibility, Last Day/Hour Requirements, Prior Year NHCE Test Results.

For plan sponsor use only. Not for distribution to plan participants or the public.

Non-Union ACP Refund Calculations Worksheet

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

Total Refund Calculation | Each HCE's ACP% must be reduced to XX.XX% for the test to pass. This results in a total refund amount of **\$6,245.56**.
Participant Refund Calculation | Each HCE's ACP Contribution must be reduced to \$6,601.48 to get to the total refund amount of **\$6,245.56**.

SSN	Name	ACP Contributions	Max ACP Contribution	Participant Refund	Vested %	Principial Forfeiture	Interest Forfeiture	Total Forfeiture	Principal Distribution	Interest Distribution	Total Distribution
XXX-XX-1234	Gatsby, Jay	\$8,500.00	\$6,601.48	\$1,898.52	0%	\$1,898.52	\$133.91	\$2,012.43	\$0.00	\$0.00	\$0.00
XXX-XX-2345	Buchanan, Daisy	\$10,750.00	\$6,601.48	\$4,148.52	20%	\$3,318.82	\$-99.56	\$3,219.26	\$829.70	\$-24.89	\$804.81
XXX-XX-3456	Wilson, Myrtle	\$6,800.00	\$6,601.48	\$198.52	100%	\$0.00	\$0.00	\$0.00	\$198.52	\$4.96	\$203.48
Totals				\$6,245.56				\$5,231.69			\$1,008.29

Unless otherwise notified prior to liquidation of assets, all distributions will be processed from pre-tax contributions.

Tested using: Permissive Disaggregation, Multiple Eligibility, Last Day/Hour Requirements, Prior Year NHCE Test Results.

For plan sponsor use only. Not for distribution to plan participants or the public.

Nondiscrimination Testing Detail

The following section shows the [Actual Deferral Percentage (ADP) and/or the Actual Contribution Percentage (ACP)] tests for the plan.

We've also identified the **highly compensated employees (HCEs)** and **non-highly compensated employees (NHCE)** in the plan. There are two types of HCEs:

- A. Employees and family members* of employees who owned more than 5% of the company (or other related companies) in the current or prior year.
- B. Employees whose gross compensation for the 12 month period preceding the testing year exceeded <\$125,000>. As the plan sponsor, if your plan permits, you may elect to treat only employees earning over <\$125,000> who are in the top-paid 20% as highly compensated. NHCEs are employees who do not meet the criteria to be considered HCEs.

*According to **family attribution rules**, a family member is defined as a child, parent, grandparent, or spouse of a more than 5% owner.

HCE Non-Union Employees

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

HCE Code	SSN	Name	LOC Code	Actual Compensation	ADP Compensation	ADP Contribution	ADP%	ACP Compensation	ACP Contribution	ACP%
A	XXX-XX-1234	Gatsby, Jay	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995					
A	XXX-XX-2345	Buchanan, Daisy	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995					
HCE Totals:				\$371,465.40	\$301,465.40	\$95,670.32	388.82%	\$301,465.40	\$16,985.00	152.56%
HCE Tested Participants:							6	6		
HCE Average:							64.80%	25.43%		

Tested using: Permissive Disaggregation, Multiple Eligibility, Last Day/Hour Requirements, Prior Year NHCE Test Results.

HCE Codes:

A: 5% owner subject to [family attribution rules](#).

B: Employee's gross compensation for the 12 month period preceding the testing year exceeded <\$125,000>.

*Rehired employee.

For plan sponsor use only. Not for distribution to plan participants or the public.

NHCE Non-Union Employees

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

SSN	Name	LOC Code	Actual Compensation	ADP Compensation	ADP Contribution	ADP%	ACP Compensation	ACP Contribution	ACP%
XXX-XX-3456 ACTV HRS: 2,500	Wilson, Myrtle DOB: 09/02/1977	N DOH: 02/01/1995*	\$67,601.28 DOT: 08/01/2010	\$67,601.28 DOE: 07/01/2018	\$0.00	100.00%	\$67,601.28 DOE: 09/01/2018	\$67,601.28	100.00%
XXX-XX-4567 ELND HRS: 2,500	Baker, Jordan DOB: 05/02/1975	N DOH: 07/15/2016*	\$45,883.42 DOT: 08/01/2010	\$45,883.42 DOE: 07/01/2010	\$0.00	100.00%	\$45,883.42 DOE: 09/01/2018	\$45,883.42	100.00%
XXX-XX-7654 ELND HRS: 2,500	Buchanan, Tom DOB: 03/02/1980	N DOH: 01/01/2010*	\$14,000.00 DOT: 08/01/2010	\$14,000.00 DOE: 07/01/2010	\$0.00	100.00%	\$14,000.00 DOE: 09/01/2018	\$14,000.00	100.00%
HCE Totals:			\$371,465.40	\$301,465.40	\$95,670.32	388.82%	\$301,465.40	\$16,985.00	152.56%
HCE Tested Participants:						6	6		
HCE Average:						64.80%	25.43%		

Ineligible Reason Codes: Reference the [Glossary, page XX](#) for code definitions. **LD:** Last Day Rule | **H:** Hours Rule | **NE:** Not Eligible.

Tested using: Permissive Disaggregation, Multiple Eligibility, Last Day/Hour Requirements, Prior Year NHCE Test Results.

*Rehired employee.

**Elapsed time method.

Excluded Non-Union Employees

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

Otherwise Excludable Employees |

(Permissive Disaggregation)

Employees who are participants in the plan, but could otherwise be excluded from coverage and ADP/ACP testing because the plan's eligibility requirements are more liberal than the 'statutory age 21' and 'one year of service' requirements.

HCE Code	SSN	Name	LOC Code	Actual Compensation	ADP Compensation	ADP Contribution	ADP%	ACP Compensation	ACP Contribution	ACP%
A	XXX-XX-8898	Fitzgerald, F. Scott	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE 10/12/2000		
A	XXX-XX-8899	Fitzgerald, Zelda	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE 10/12/2000		
Totals				\$200,000.16	\$200,000.16	\$10,000.62		\$200,000.16	\$200,000.16	
Otherwise Excludable Employees Count						ADP: 999,999		ACP: 999,999		

Excluded Employees |

Employees who are not eligible for the plan because they did not meet the minimum age and service conditions for plan participation and/or who fall into an employee category excluded from the plan as stated in the plan's Adoption Agreement

HCE Code	SSN	Name	LOC Code	Actual Compensation	ADP Compensation	ADP Contribution	ADP%	ACP Compensation	ACP Contribution	ACP%
A	XXX-XX-8898	Fitzgerald, F. Scott	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE: 10/12/2000		
A	XXX-XX-8899	Fitzgerald, Zelda	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE: 10/12/2000		
A	XXX-XX-8798	Hemingway, Ernest	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE: 10/12/2000		
A	XXX-XX-7898	Wharton, Edith	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE: 10/12/2000		
A	XXX-XX-8897	Plath, Sylvia	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE: 10/12/2000		

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Tested using: Permissive Disaggregation, Multiple Eligibility, Last Day/Hour Requirements, Prior Year NHCE Test Results.

HCE Codes:

A: 5% owner subject to [family attribution rules](#).

B: Employee's gross compensation for the 12 month period preceding the testing year exceeded <\$125,000>.

*Rehired employee.

**Elapsed time method.

For plan sponsor use only. Not for distribution to plan participants or the public.

Excluded Non-Union Employees

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

Excluded Employees (continued)

HCE Code	SSN	Name	LOC Code	Actual Compensation	ADP Compensation	ADP Contribution	ADP%	ACP Compensation	ACP Contribution	ACP%
A	XXX-XX-8898	Woolf, Virginia	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE: 10/12/2000		
A	XXX-XX-8898	Pound, Ezra	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE: 10/12/2000		
A	XXX-XX-8898	Stein, Gertrude	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE: 10/12/2000		
A	XXX-XX-8898	Hughes, Langston	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE: 10/12/2000		
A	XXX-XX-8898	Eliot, T. S.	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE: 10/12/2000		
A	XXX-XX-8898	Gatsby, Jay	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE: 10/12/2000		
A	XXX-XX-8898	Buchanan, Daisy	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE: 10/12/2000		
A	XXX-XX-8898	Buchanan, Tom	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE: 10/12/2000		
A	XXX-XX-8898	Wilson, Myrtle	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE: 10/12/2000		
A	XXX-XX-8898	Wilson, Geroge	N	\$100,000.08	\$100,000.08	\$5,000.31	100.00%	\$100,000.08	\$100,000.08	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			DOE: 10/12/2000		
Totals				\$200,000.16	\$200,000.16	\$10,000.62		\$200,000.16	\$200,000.16	
Excludable Employees Count						ADP: 999,999		ACP: 999,999		

HCE Union Employees

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

HCE Code	SSN	Name	LOC Code	Union	Actual Compensation	ADP Compensation	ADP Contribution	ADP%
A	XXX-XX-8898	Carraway, Nick	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
ACTV HRS: 2,500 DOB: 03/26/1956 DOH: 02/01/1995* DOT: 08/01/2010 DOE: 08/01/1995								
HCE Totals					\$371,465.40	\$95,670.32	\$301,465.40	152.56%
HCE Tested Participants							6	6
HCE Average							64.80%	25.43%

Tested using: Permissive Disaggregation, Multiple Eligibility, Last Day/Hour Requirements, Prior Year NHCE Test Results.

HCE Codes:

A: 5% owner subject to [family attribution rules](#).

B: Employee's gross compensation for the 12 month period preceding the testing year exceeded <\$125,000>.

*Rehired employee.

**Elapsed time method.

For plan sponsor use only. Not for distribution to plan participants or the public.

NHCE Union Employees

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

SSN	Name	LOC Code	Union	Actual Compensation	ADP Compensation	ADP Contribution	ADP%
XXX-XX-1135 ACTV HRS: 2,500 DOB: 09/02/1977 DOH: 02/01/1995* DOT: 08/01/2010 DOE: 07/01/2018	Gatsby, Jay	N		\$67,601.28	\$67,601.28	\$0.00	100.00%
XXX-XX-1131 ELND HRS: 2,500	Buchanan, Daisy	N		\$45,883.42	\$45,883.42	\$0.00	100.00%
XXX-XX-1129 ELND HRS: 2,500 DOB: 03/02/1980 DOH: 01/01/2010* DOT: 08/01/2010 DOE: 07/01/2010	Carraway, Nick	N		\$14,000.00	\$14,000.00	\$0.00	100.00%
NHCE Totals				\$371,465.40	\$301,465.40	\$95,670.32	388.82%
NHCE Tested Participants							
NHCE Average							64.80%

Ineligible Reason Codes: Reference the [Glossary, page XX](#) for code definitions. **LD:** Last Day Rule | **H:** Hours Rule | **NE:** Not Eligible.

Tested using: Permissive Disaggregation, Multiple Eligibility, Last Day/Hour Requirements, Prior Year NHCE Test Results.

*Rehired employee.

**Elapsed time method.

Excluded Union Employees

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

Otherwise Excludable Employees |

Employees who are participants in the plan, but could otherwise be excluded from coverage and ADP testing because the plan's eligibility requirements are more liberal than the 'statutory age 21' and 'one year of service' requirements.

HCE Code	SSN	Name	LOC Code	Union	Actual Compensation	ADP Compensation	ADP Contribution	ADP%
A	XXX-XX-8898	Gatsby, Jay	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			
A	XXX-XX-8898	Buchanan, Daisy	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			
Otherwise Excludable Employees Count					ADP: 999,999			

Excludable Employees |

These employees fail to meet the minimum age and service conditions for plan participation and may also include: (a) certain nonresident aliens with no US source income; (b) collectively bargained employees; (c) employees of qualified separate lines of business; (d) certain terminating employees.

HCE Code	SSN	Name	LOC Code	Union	Actual Compensation	ADP Compensation	ADP Contribution	ADP%
A	XXX-XX-8898	Gatsby, Jay	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			
A	XXX-XX-8898	Buchanan, Daisy	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			
A	XXX-XX-8898	Carraway, Nick	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			
A	XXX-XX-8898	Fitzgerald, F. Scott	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			
A	XXX-XX-8898	Fitzgerald, Zelda	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			

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Tested using: **Permissive Disaggregation, Multiple Eligibility, Last Day/Hour Requirements, Prior Year NHCE Test Results.**

HCE Codes:

A: 5% owner subject to [family attribution rules](#).

B: Employee's gross compensation for the 12 month period preceding the testing year exceeded <\$125,000>.

For plan sponsor use only. Not for distribution to plan participants or the public.

*Rehired employee.

**Elapsed time method.

Excluded Union Employees

Use the [Plan Sign-off Checklist, page X](#) to guide you through the report. If you make changes to plan data, you can regenerate the test online for updated results.

Excludable Employees (continued)

HCE Code	SSN	Name	LOC Code	Union	Actual Compensation	ADP Compensation	ADP Contribution	ADP%
A	XXX-XX-8898	Woolf, Virginia	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			
A	XXX-XX-8898	Pound, Ezra	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			
A	XXX-XX-8898	Stein, Gertrude	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			
A	XXX-XX-8898	Hughes, Langston	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			
A	XXX-XX-8898	Eliot, T. S.	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			
A	XXX-XX-8898	Gatsby, Jay	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			
A	XXX-XX-8898	Buchanan, Daisy	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			
A	XXX-XX-8898	Buchanan, Tom	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			
A	XXX-XX-8898	Wilson, Myrtle	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			
A	XXX-XX-8898	Wilson, Geroge	N		\$100,000.08	\$100,000.08	\$5,000.31	100.00%
	ACTV HRS: 2,500	DOB: 03/26/1956	DOH: 02/01/1995*	DOT: 08/01/2010	DOE: 08/01/1995			
Excluded Employees Count						ADP: 999,999		

Authorization

Reference the checklist included in this section to ensure you've completed a thorough review of your plan's data and test results. Then, authorize your test to acknowledge your results and to allow us to complete any corrective action, if needed.

From the plan website, go to **Plan > Compliance > Compliance Testing**. Select the appropriate test from the dropdown, then click **Authorize Test**. Alternatively, you may complete the included sign-off page and return to us by email or fax.

Plan Sign-off Checklist

This checklist was created to help guide you through your review of your plan's compliance test results. Remember, the accuracy of the test(s) will depend on the accuracy of the information you've provided throughout the year. Please review the items on this list, and check them off as you complete each step. (For OCY Plans if package includes 402(g) test please display this note) **Please note: The 402(g) Excess Deferral Test is based on the calendar year.**

- A.** I've reviewed each testing alert—if any—and have taken the necessary action to resolve them.
- B.** I've confirmed all of my payrolls for the testing period have been submitted.
- C.** I've reviewed the compensation amounts submitted on this test and confirmed they're accurate. **Reminder:** If any participant has made elective deferrals to another qualified retirement plan during the testing year that will result in the participant exceeding the 402(g) limit, please notify Client Services.
- D.** I've confirmed that all employee and employer contributions have been submitted, and the total dollar amounts reflected for each contribution source are accurate.
- E.** I've reviewed and validated the employee demographic information, including any new hires or recent terminations.
- F.** I've confirmed all HCEs and owners in the plan, including any family members of owners who meet [family attribution rules](#).
- G.** I've reviewed my plan's compliance test results and I understand the required steps needed to satisfy any corrective actions.

Note: You do not need to submit the completed checklist to us in order to authorize your test. It's simply a helpful tool as you complete your review.

Important Deadlines

- 3/8/22 - Deadline to request ADP/ACP refunds (to ensure processing by the 3/15/22 IRS deadline)
- 4/8/22 - Deadline to authorize 402(g) test (to ensure excess deferrals returned by the 4/15/22 IRS deadline)
- 6/30/22 - Deadline for EACA approval

Authorization

Please complete this page, then sign, date, and return by email to processforms@ascensus.com.

Status After Review

___ I have reviewed and confirmed all information included in this report is accurate. If any corrective action is needed for failing tests, I give authorization to take the required action. I understand I will be billed in accordance with the plan's Schedule of Fees for each corrective distribution (refund), or for each calculation processed (if applicable). If tests are passing, I understand that no further action is needed.

Ineligible Contributions — Acknowledgment

___ I acknowledge that I have been provided with the options available to correct the ineligible contributions contained in my plan. I have taken the corrective actions necessary to fulfill my requirements based on the corrective method I have chosen. This is my formal authorization to finalize all testing.

Employer Match Formula

To prevent a discriminatory rate of match existing after the processing of refunds, please provide your current matching formula:
\$ _____ up to _____% of compensation.

Signature of Plan Administrator

Date

This report contains information provided to us by you and other third parties. The accuracy of this report will depend upon the accuracy and completeness of the information provided to us by you or such third party. All data provided reflects only data related to the date range requested.

Authorization (variable)

Please complete this page, then sign, date, and return by email to [<insert email>](#).

Status After Review

___ I have reviewed and confirmed all information included in this report is accurate. If any corrective action is needed for failing tests, I give authorization to take the required action. I understand I will be billed in accordance with the plan's Schedule of Fees for each corrective distribution (refund), or for each calculation processed (if applicable). If tests are passing, I understand that no further action is needed.

Employer Match Formula

To prevent a discriminatory rate of match existing after the processing of refunds, please provide your current matching formula:
\$ _____ up to _____% of compensation.

Signature of Plan Administrator

Date

This report contains information provided to us by you and other third parties. The accuracy of this report will depend upon the accuracy and completeness of the information provided to us by you or such third party. All data provided reflects only data related to the date range requested.

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