

Average Benefit Test Summary

	(1) NHCEs	(2) HCEs	(3) Average Benefit Test
A) EEs Benefiting	4	1	
B) Not Benefiting	0	0	
C) Total Nonexcludable	4	1	
D) Total Benefit Rates	30.71	3.20	
E) Average Benefit Percentage	7.68	3.20	240.00%
F) NHCE Concentration Percentage			80.00%
G) Plan Safe Harbor Percentage			35.00%
H) Plan Unsafe Harbor Percentage			25.00%
I) Plan Ratio Percentage			100.00%

The plan passes the Average Benefit Test of 1.410(b) if the plan passes the Average Benefit Percentage Test and the plan also passes the Non-discriminatory Classification Test of 1.410(b)-4. The Average Benefit Percentage Test is satisfied if E(1) divided by E(2) is greater than or equal to 70%. The plan passes the Non-discriminatory Classification Test if the plan benefits a reasonable class of employees based on 'objective business criteria', and the Ratio Percentage of the plan is greater than or equal to the safe harbor percentage of the plan. If the Ratio Percentage of the plan is greater than or equal to the unsafe harbor percentage of the plan but not greater than or equal to the safe harbor percentage of the plan, it may pass if the Commissioner determines that the classification is nondiscriminatory.