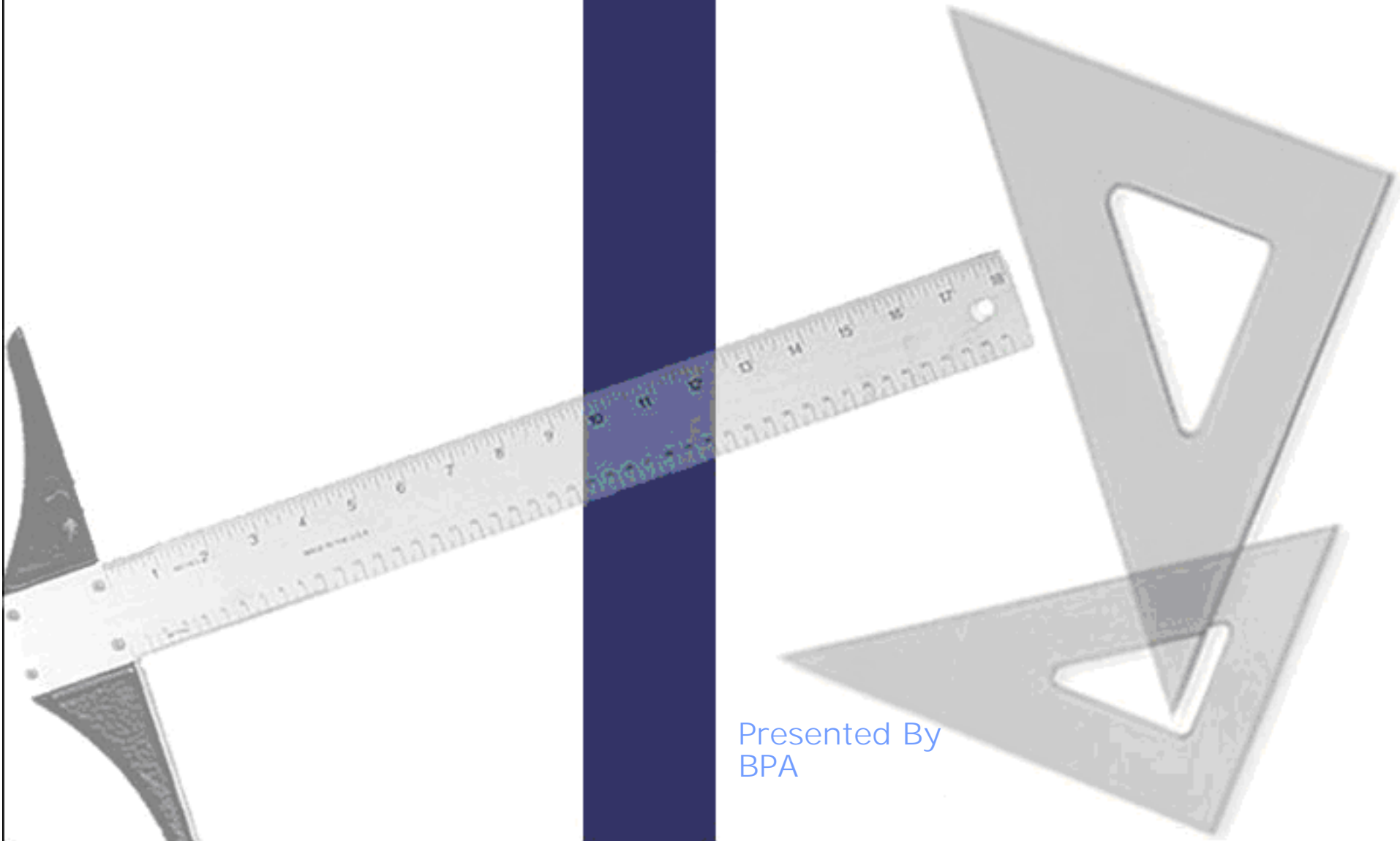


## Contents

Profit Sharing Plan Comparison .....	1
Side By Side .....	2
Plan Narratives .....	3
Census Report .....	4
401(k) with New Comparability Plan .....	5
Report Specifications .....	20

# Sample BPA Client Plan Design Analysis

Presented By  
BPA

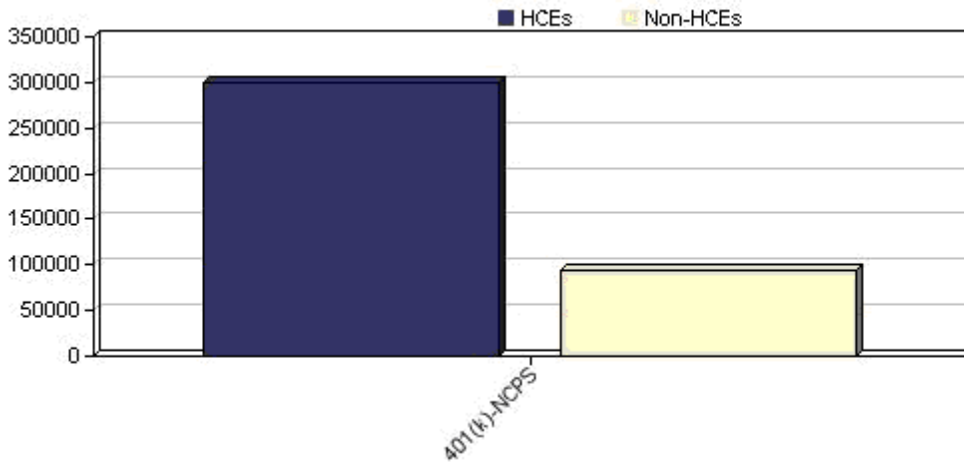


# Plan Design Analysis

# Sample BPA Client Profit Sharing Plan Comparison

## Plan Allocation Comparison

## Legend



401(k)-NCPS	401(k) with New Comparability Plan
-------------	------------------------------------

## Plan Comparison Summary

	Income	401(k)-NCPS
<b>HCEs</b>	\$1,229,455	\$299,317
	72.77%	75.92%
<b>Non-HCEs</b>	\$460,151	\$94,916
	27.23%	24.08%
<b>Total</b>	<b>\$1,689,606</b>	<b>\$394,233</b>

## Goals

- Minimize employer contribution
- Favor owner / select employees
- Minimize contribution to rank and file employees



Gold Plan



Silver Plan



Bronze Plan

401(k)-NCPS

401(k)-NCPS

# Plan Design Analysis

# Sample BPA Client Plan Comparative Analysis

Name	Age	Income	401(k) w/ New Comp
Junior Partner,	31	\$108,340.00	\$19,317.30
Partner,	60	\$150,775.00	\$40,000.00
Partner,	65	\$159,220.00	\$40,000.00
Partner,	46	\$152,710.00	\$40,000.00
Partner,	54	\$177,680.00	\$40,000.00
Partner,	58	\$175,400.00	\$40,000.00
Partner,	46	\$129,430.00	\$40,000.00
Partner,	43	\$175,900.00	\$40,000.00
<b>HC Total</b>		<b>\$1,229,455.00</b>	<b>\$299,317.30</b>
Staff,	45	\$13,632.81	\$1,675.91
Staff,	46	\$31,954.64	\$6,178.26
Staff,	31	\$62,735.36	\$13,985.71
Staff,	57	\$50,948.77	\$8,513.26
Staff,	28	\$60,181.76	\$17,990.61
Staff,	40	\$29,207.86	\$5,785.21
Staff,	61	\$27,709.52	\$6,009.12
Staff,	30	\$17,626.66	\$3,048.14
Staff,	56	\$22,482.48	\$5,011.94
Staff,	52	\$27,551.76	\$5,453.41
Staff,	40	\$24,295.34	\$3,297.06
Staff,	50	\$25,066.62	\$3,081.50
Staff,	35	\$37,111.38	\$10,871.18
Staff,	50	\$29,645.94	\$4,015.00
<b>Non HC Total</b>		<b>\$460,150.90</b>	<b>\$94,916.30</b>
<b>Total</b>		<b>\$1,689,605.90</b>	<b>\$394,233.60</b>
<b>HC %</b>		<b>72.77%</b>	<b>75.92%</b>
<b>Non HC %</b>		<b>27.23%</b>	<b>24.08%</b>

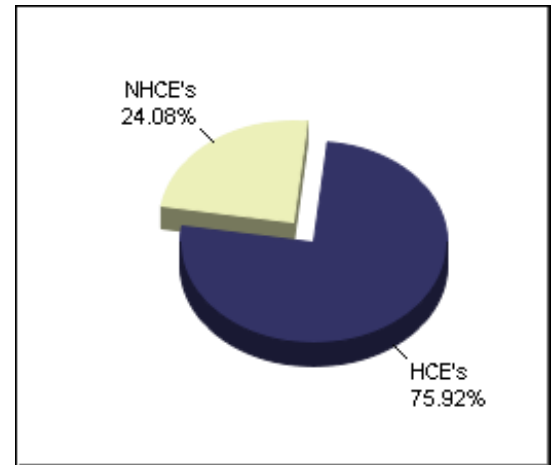
## Plan Design Analysis

## Sample BPA Client Plan Information

### 401(k) with New Comparability Plan

The 401(k) Plan is an employer-sponsored plan that allows employees to make contributions with pretax dollars. These contributions are generally made by payroll deductions.

The maximum amount that an employee can contribute to a 401(k) Plan in 2004 is \$13,000. This limit is adjusted each year to reflect changes in the cost-of-living.



# Plan Design Analysis

# Sample BPA Client Census Report

DEF	Name	Income	DOB	Age	DOH	HW	O/P	OWN	STA	SSN	ELIG
6.40%	Junior Partner	\$108,340.00	07-17-1972	31	09-22-1997	1958	0	0.00%			E
8.00%	Partner	\$129,430.00	01-01-1957	46	08-16-1982	1958	0	6.00%			E
0.00%	Partner	\$159,220.00	02-03-1938	65	09-01-1964	1958	0	6.00%			E
6.59%	Partner	\$152,710.00	10-04-1956	46	08-10-1981	1958	0	6.00%			E
4.39%	Partner	\$177,680.00	10-22-1948	54	08-26-1974	1958	0	6.00%			E
6.84%	Partner	\$175,400.00	08-04-1944	58	06-08-1970	1958	0	6.00%			E
4.00%	Partner	\$150,775.00	11-14-1942	60	07-30-1968	1958	0	6.00%			E
6.82%	Partner	\$175,900.00	09-14-1959	43	09-25-1989	1958	0	6.00%			E
0.47%	Staff	\$29,645.94	11-03-1952	50	09-26-1988	1958	0	0.00%			E
15.60%	Staff	\$60,181.76	03-29-1975	28	09-06-2000	1958	0	0.00%			E
0.00%	Staff	\$13,632.81	04-01-1958	45	04-04-1985	1312	0	0.00%			E
5.63%	Staff	\$31,954.64	08-10-1956	46	07-05-2000	1958	0	0.00%			E
0.00%	Staff	\$21,706.50	06-20-1973	30	08-04-2003	810	0	0.00%			I
8.00%	Staff	\$62,735.36	12-18-1971	31	01-23-2001	1958	0	0.00%			E
15.00%	Staff	\$37,111.38	04-24-1968	35	06-19-1986	1958	0	0.00%			E
6.01%	Staff	\$29,207.86	08-31-1962	40	07-27-1979	1958	0	0.00%			E
3.53%	Staff	\$50,948.77	09-16-1945	57	12-01-1983	1958	0	0.00%			E
6.00%	Staff	\$27,551.76	06-19-1951	52	08-17-1981	1958	0	0.00%			E
0.00%	Staff	\$0.00	10-21-1947	55	03-09-1987	0	0	0.00%			I
1.02%	Staff	\$24,295.34	06-21-1963	40	06-26-2000	1958	0	0.00%			E
0.00%	Staff	\$0.00	06-07-1969	34	10-01-1991	0	0	0.00%			I
7.51%	Staff	\$27,709.52	03-07-1942	61	02-13-1989	1958	0	0.00%			E
4.00%	Staff	\$17,626.66	07-24-1973	30	06-20-1994	1958	0	0.00%			E
8.00%	Staff	\$22,482.48	08-15-1946	56	07-06-1986	1958	0	0.00%			E
0.00%	Staff	\$15,298.59	04-22-1949	54	04-07-2003	1448	0	0.00%			I
0.00%	Staff	\$25,066.62	07-03-1953	50	10-28-2002	1958	0	0.00%			E

**Key:**

DEF=Deferral Percent  
 DOB=Date of Birth  
 HW=Hours Worked  
 STA=Filing Status

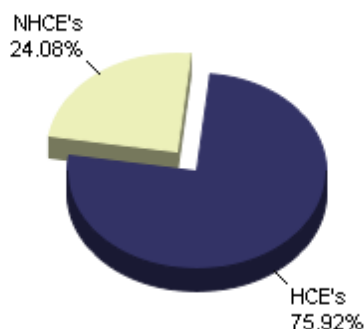
Name=Employee Name  
 Age=Age  
 O/P=Title  
 SSN=Social Security No.

Income=Income  
 DOH=Date of Hire  
 OWN=Percentage Ownership  
 ELIG=Eligibility Status

# Plan Design Analysis

# Sample BPA Client 401(k) with New Comparability Plan

## Compensation Distribution



## Plan Summary

	Income	Contribution	Income %	Contrib %
Highly Comp.	\$1,229,455.00	\$299,317.30	72.77%	75.92%
Non HCE	\$460,151.00	\$94,916.30	27.23%	24.08%
Total	\$1,689,606.00	\$394,233.60		
<b>Total Contribution</b>		<b>\$394,233.60</b>		
<b>% of Eligible Compensation</b>		<b>23.33%</b>		

## Plan Description

The 401(k) Plan is an employer-sponsored plan that allows employees to make contributions with pretax dollars. These contributions are generally made by payroll deductions.

The maximum amount that an employee can contribute to a 401(k) Plan in 2004 is \$13,000. This limit is adjusted each year to reflect changes in the cost-of-living.

## Plan Specifications

Effective Date	1/1/2003
Minimum Age	21
Minimum Service	0
Minimum Hours	1000
Interest Rate	8.50%
Annuity Purchase Rate	7.5

## Allocation Groups

Group A	31.68%
Group B	12.29%
Group C	9.83%

## Tips and Recommendations



Employees contribute to funding their retirement.



The company contribution can be discretionary from year to year, in terms of whether to contribute and how much, up to prescribed limits.



May have higher administrative cost.

# Plan Design Analysis

# Sample BPA Client 401(k) with New Comparability Plan

Name	Income	Deferral\$	EE%	Match\$	ER%	Catchup	NCPS \$	NCPS %	Total\$	Total%	415 Limit
Partner,	\$150,775.00	\$6,031.00	4.00%	\$1,507.75	1.00%	\$0.00	\$32,461.25	21.53%	\$40,000.00	26.53%	\$40,000.00
Partner,	\$159,220.00	\$0.00	0.00%	\$0.00	0.00%	\$0.00	\$40,000.00	25.12%	\$40,000.00	25.12%	\$40,000.00
Partner,	\$152,710.00	\$10,065.00	6.59%	\$2,516.25	1.65%	\$0.00	\$27,418.75	17.95%	\$40,000.00	26.19%	\$40,000.00
Partner,	\$177,680.00	\$7,792.00	4.39%	\$1,948.00	1.10%	\$0.00	\$30,260.00	17.03%	\$40,000.00	22.51%	\$40,000.00
Partner,	\$175,400.00	\$12,000.00	6.84%	\$3,000.00	1.71%	\$0.00	\$25,000.00	14.25%	\$40,000.00	22.81%	\$40,000.00
Partner,	\$129,430.00	\$10,354.40	8.00%	\$2,588.60	2.00%	\$0.00	\$27,057.00	20.90%	\$40,000.00	30.90%	\$40,000.00
Partner,	\$175,900.00	\$12,000.00	6.82%	\$3,000.00	1.71%	\$0.00	\$25,000.00	14.21%	\$40,000.00	22.74%	\$40,000.00
<b>Group A</b>	<b>\$1,121,115.00</b>	<b>\$58,242.40</b>		<b>\$14,560.60</b>		<b>\$0.00</b>	<b>\$207,197.00</b>		<b>\$280,000.00</b>		
Staff,	\$13,632.81	\$0.00	0.00%	\$0.00	0.00%	\$0.00	\$1,675.91	12.29%	\$1,675.91	12.29%	\$13,632.81
Staff,	\$31,954.64	\$1,800.00	5.63%	\$450.00	1.41%	\$0.00	\$3,928.26	12.29%	\$6,178.26	19.33%	\$31,954.64
Staff,	\$62,735.36	\$5,018.80	8.00%	\$1,254.70	2.00%	\$0.00	\$7,712.21	12.29%	\$13,985.71	22.29%	\$40,000.00
Staff,	\$50,948.77	\$1,800.00	3.53%	\$450.00	0.88%	\$0.00	\$6,263.26	12.29%	\$8,513.26	16.71%	\$40,000.00
Staff,	\$60,181.76	\$9,388.68	15.60%	\$1,203.64	2.00%	\$0.00	\$7,398.29	12.29%	\$17,990.61	29.89%	\$40,000.00
Staff,	\$29,207.86	\$1,755.69	6.01%	\$438.92	1.50%	\$0.00	\$3,590.59	12.29%	\$5,785.21	19.81%	\$29,207.86
Staff,	\$27,709.52	\$2,082.18	7.51%	\$520.55	1.88%	\$0.00	\$3,406.40	12.29%	\$6,009.12	21.69%	\$27,709.52
Staff,	\$17,626.66	\$705.00	4.00%	\$176.25	1.00%	\$0.00	\$2,166.89	12.29%	\$3,048.14	17.29%	\$17,626.66
Staff,	\$22,482.48	\$1,798.49	8.00%	\$449.62	2.00%	\$0.00	\$2,763.83	12.29%	\$5,011.94	22.29%	\$22,482.48
Staff,	\$27,551.76	\$1,653.12	6.00%	\$413.28	1.50%	\$0.00	\$3,387.01	12.29%	\$5,453.41	19.79%	\$27,551.76
Staff,	\$24,295.34	\$248.30	1.02%	\$62.08	0.26%	\$0.00	\$2,986.69	12.29%	\$3,297.06	13.57%	\$24,295.34
Staff,	\$25,066.62	\$0.00	0.00%	\$0.00	0.00%	\$0.00	\$3,081.50	12.29%	\$3,081.50	12.29%	\$25,066.62
Staff,	\$37,111.38	\$5,566.76	15.00%	\$742.23	2.00%	\$0.00	\$4,562.19	12.29%	\$10,871.18	29.29%	\$37,111.38
Staff,	\$29,645.94	\$296.44	1.00%	\$74.11	0.25%	\$0.00	\$3,644.45	12.29%	\$4,015.00	13.54%	\$29,645.94
<b>Group B</b>	<b>\$460,150.90</b>	<b>\$32,113.46</b>		<b>\$6,235.37</b>		<b>\$0.00</b>	<b>\$56,567.48</b>		<b>\$94,916.30</b>		
Junior Partner,	\$108,340.00	\$6,930.00	6.40%	\$1,732.50	1.60%	\$0.00	\$10,654.80	9.83%	\$19,317.30	17.83%	\$40,000.00
<b>Group C</b>	<b>\$108,340.00</b>	<b>\$6,930.00</b>		<b>\$1,732.50</b>		<b>\$0.00</b>	<b>\$10,654.80</b>		<b>\$19,317.30</b>		
<b>Total</b>	<b>\$1,689,605.90</b>	<b>\$97,285.86</b>		<b>\$22,528.47</b>		<b>\$0.00</b>	<b>\$274,419.28</b>		<b>\$394,233.60</b>		
<b>Group A %</b>	<b>66.35%</b>	<b>59.87%</b>		<b>64.63%</b>		<b>0.00%</b>	<b>75.50%</b>		<b>71.02%</b>		
<b>Group B %</b>	<b>27.23%</b>	<b>33.01%</b>		<b>27.68%</b>		<b>0.00%</b>	<b>20.61%</b>		<b>24.08%</b>		



## Plan Design Analysis

## Sample BPA Client

### Economic Analysis: 401(k) with New Comparability Plan

A.	Initial Contribution (Tax Deductible)	\$296,947.74
B.	Less Estimated Tax Savings (A) x Tax Rate ( 35.00%)	\$103,931.71
C.	Net Cost of Plan After Tax Savings (A) - (B)	\$193,016.03
D.	Contribution for Principals	\$234,144.90
E.	Contribution for Principals as a Percentage of Net Plan Cost After Tax Savings (D) Expressed as a Percentage of (C)	121.31%
F.	Net Cost of Plan After Tax Savings and Principals' Contribution (C) - (D)	(\$41,128.87)

# Plan Design Analysis

# Sample BPA Client 401(k) Non-Discrimination Test

## ADP Test

The ADP (Average Deferral Percentage of the Non-Highly Compensated Employees)	5.81%	
The ADP (Average Deferral Percentage of the Highly Compensated Employees)	5.38%	
The ADP of the Highly Compensated Group cannot exceed $5.81\% * 1.25\%$	7.26%	PASS
<b>Or, if greater, the lesser of:</b>		
The ADP of NHCG $5.81\% * 2$	11.62%	
The ADP of NHCG $5.81\% + 2$	7.81%	PASS

## ACP Test

The ACP (Actual Contribution Percentage of the Non-Highly Compensated Employees)	1.19%	
The ACP (Actual Contribution Percentage of the Highly Compensated Employees)	1.34%	
The ACP of the Highly Compensated Group cannot exceed $1.19\% * 1.25\%$	1.49%	PASS
<b>Or, if greater, the lesser of:</b>		
The ACP of NHCG $1.19\% * 2$	2.38%	PASS
The ACP of NHCG $1.19\% + 2$	3.19%	

# Sample BPA Client Compliance Analysis

## Accrual Rate Analysis

Name	Income	Contribution	EBAR	Allocation Group
Junior Partner,	\$108,340.00	\$19,317.30	35.93%	C
Partner,	\$150,775.00	\$40,000.00	5.02%	A
Partner,	\$159,220.00	\$40,000.00	3.43%	A
Partner,	\$152,710.00	\$40,000.00	15.53%	A
Partner,	\$177,680.00	\$40,000.00	6.95%	A
Partner,	\$175,400.00	\$40,000.00	5.08%	A
Partner,	\$129,430.00	\$40,000.00	18.32%	A
Partner,	\$175,900.00	\$40,000.00	17.22%	A
Staff,	\$13,632.81	\$1,675.91	7.91%	B
Staff,	\$31,954.64	\$6,178.26	11.46%	B
Staff,	\$62,735.36	\$13,985.71	44.93%	B
Staff,	\$50,948.77	\$8,513.26	4.04%	B
Staff,	\$60,181.76	\$17,990.61	76.95%	B
Staff,	\$29,207.86	\$5,785.21	19.15%	B
Staff,	\$27,709.52	\$6,009.12	3.78%	B
Staff,	\$17,626.66	\$3,048.14	37.81%	B
Staff,	\$22,482.48	\$5,011.94	5.84%	B
Staff,	\$27,551.76	\$5,453.41	7.19%	B
Staff,	\$24,295.34	\$3,297.06	13.12%	B
Staff,	\$25,066.62	\$3,081.50	5.26%	B
Staff,	\$37,111.38	\$10,871.18	42.60%	B
Staff,	\$29,645.94	\$4,015.00	5.79%	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	20.42%
---	--------

Average Benefit % of the Highly Compensated Group	13.43%
The Average Benefit Percentage Ratio	152.00%
The Average Benefit % Ratio must equal to greater the 70%	PASS

# Sample BPA Client Compliance Analysis

Rate Group: Junior Partner,

Name	Income	Contribution	EBAR	Allocation Group
Junior Partner,	\$108,340.00	\$10,654.80	19.82%	C
Staff,	\$62,735.36	\$7,712.21	24.77%	B
Staff,	\$60,181.76	\$7,398.29	31.64%	B
Staff,	\$17,626.66	\$2,166.89	26.88%	B

### Ratio Percentage Test

Ratio of Non-Highly Compensated Group	21.43%
Ratio of Highly Compensated Group	12.50%
Overall Ratio	171.43%
The Concentration of NHCE (NCECP)	63.64%
Midpoint %	42.75%
The Overall Ratio % must be equal to or greater than the Midpoint %	PASS

# Sample BPA Client Compliance Analysis

Rate Group: Partner,

Name	Income	Contribution	EBAR	Allocation Group
Junior Partner,	\$108,340.00	\$10,654.80	19.82%	C
Partner,	\$150,775.00	\$32,461.25	4.07%	A
Partner,	\$152,710.00	\$27,418.75	10.64%	A
Partner,	\$177,680.00	\$30,260.00	5.26%	A
Partner,	\$129,430.00	\$27,057.00	12.39%	A
Partner,	\$175,900.00	\$25,000.00	10.76%	A
Staff,	\$13,632.81	\$1,675.91	7.91%	B
Staff,	\$31,954.64	\$3,928.26	7.29%	B
Staff,	\$62,735.36	\$7,712.21	24.77%	B
Staff,	\$60,181.76	\$7,398.29	31.64%	B
Staff,	\$29,207.86	\$3,590.59	11.89%	B
Staff,	\$17,626.66	\$2,166.89	26.88%	B
Staff,	\$27,551.76	\$3,387.01	4.47%	B
Staff,	\$24,295.34	\$2,986.69	11.89%	B
Staff,	\$25,066.62	\$3,081.50	5.26%	B
Staff,	\$37,111.38	\$4,562.19	17.88%	B
Staff,	\$29,645.94	\$3,644.45	5.26%	B

### Ratio Percentage Test

Ratio of Non-Highly Compensated Group	78.57%
Ratio of Highly Compensated Group	75.00%
Overall Ratio	104.76%
The Concentration of NHCE (NCECP)	63.64%
Midpoint %	42.75%
The Overall Ratio % must be equal to or greater than the Midpoint %	PASS

# Sample BPA Client Compliance Analysis

Rate Group: Partner,

Name	Income	Contribution	EBAR	Allocation Group
Junior Partner,	\$108,340.00	\$10,654.80	19.82%	C
Partner,	\$150,775.00	\$32,461.25	4.07%	A
Partner,	\$159,220.00	\$40,000.00	3.43%	A
Partner,	\$152,710.00	\$27,418.75	10.64%	A
Partner,	\$177,680.00	\$30,260.00	5.26%	A
Partner,	\$129,430.00	\$27,057.00	12.39%	A
Partner,	\$175,900.00	\$25,000.00	10.76%	A
Staff,	\$13,632.81	\$1,675.91	7.91%	B
Staff,	\$31,954.64	\$3,928.26	7.29%	B
Staff,	\$62,735.36	\$7,712.21	24.77%	B
Staff,	\$60,181.76	\$7,398.29	31.64%	B
Staff,	\$29,207.86	\$3,590.59	11.89%	B
Staff,	\$17,626.66	\$2,166.89	26.88%	B
Staff,	\$27,551.76	\$3,387.01	4.47%	B
Staff,	\$24,295.34	\$2,986.69	11.89%	B
Staff,	\$25,066.62	\$3,081.50	5.26%	B
Staff,	\$37,111.38	\$4,562.19	17.88%	B
Staff,	\$29,645.94	\$3,644.45	5.26%	B

## Ratio Percentage Test

Ratio of Non-Highly Compensated Group	78.57%
Ratio of Highly Compensated Group	87.50%
Overall Ratio	89.80%
The Concentration of NHCE (NCECP)	63.64%
Midpoint %	42.75%
The Overall Ratio % must be equal to or greater than the Midpoint %	PASS

# Sample BPA Client Compliance Analysis

Rate Group: Partner,

Name	Income	Contribution	EBAR	Allocation Group
Junior Partner,	\$108,340.00	\$10,654.80	19.82%	C
Partner,	\$152,710.00	\$27,418.75	10.64%	A
Partner,	\$129,430.00	\$27,057.00	12.39%	A
Partner,	\$175,900.00	\$25,000.00	10.76%	A
Staff,	\$62,735.36	\$7,712.21	24.77%	B
Staff,	\$60,181.76	\$7,398.29	31.64%	B
Staff,	\$29,207.86	\$3,590.59	11.89%	B
Staff,	\$17,626.66	\$2,166.89	26.88%	B
Staff,	\$24,295.34	\$2,986.69	11.89%	B
Staff,	\$37,111.38	\$4,562.19	17.88%	B

### Ratio Percentage Test

Ratio of Non-Highly Compensated Group	42.86%
Ratio of Highly Compensated Group	50.00%
Overall Ratio	85.71%
The Concentration of NHCE (NCECP)	63.64%
Midpoint %	42.75%
The Overall Ratio % must be equal to or greater than the Midpoint %	PASS

# Sample BPA Client Compliance Analysis

Rate Group: Partner,

Name	Income	Contribution	EBAR	Allocation Group
Junior Partner,	\$108,340.00	\$10,654.80	19.82%	C
Partner,	\$152,710.00	\$27,418.75	10.64%	A
Partner,	\$177,680.00	\$30,260.00	5.26%	A
Partner,	\$129,430.00	\$27,057.00	12.39%	A
Partner,	\$175,900.00	\$25,000.00	10.76%	A
Staff,	\$13,632.81	\$1,675.91	7.91%	B
Staff,	\$31,954.64	\$3,928.26	7.29%	B
Staff,	\$62,735.36	\$7,712.21	24.77%	B
Staff,	\$60,181.76	\$7,398.29	31.64%	B
Staff,	\$29,207.86	\$3,590.59	11.89%	B
Staff,	\$17,626.66	\$2,166.89	26.88%	B
Staff,	\$24,295.34	\$2,986.69	11.89%	B
Staff,	\$25,066.62	\$3,081.50	5.26%	B
Staff,	\$37,111.38	\$4,562.19	17.88%	B
Staff,	\$29,645.94	\$3,644.45	5.26%	B

## Ratio Percentage Test

Ratio of Non-Highly Compensated Group	71.43%
Ratio of Highly Compensated Group	62.50%
Overall Ratio	114.29%
The Concentration of NHCE (NCECP)	63.64%
Midpoint %	42.75%
The Overall Ratio % must be equal to or greater than the Midpoint %	PASS

# Sample BPA Client Compliance Analysis

Rate Group: Partner,

Name	Income	Contribution	EBAR	Allocation Group
Junior Partner,	\$108,340.00	\$10,654.80	19.82%	C
Partner,	\$150,775.00	\$32,461.25	4.07%	A
Partner,	\$159,220.00	\$40,000.00	3.43%	A
Partner,	\$152,710.00	\$27,418.75	10.64%	A
Partner,	\$177,680.00	\$30,260.00	5.26%	A
Partner,	\$175,400.00	\$25,000.00	3.17%	A
Partner,	\$129,430.00	\$27,057.00	12.39%	A
Partner,	\$175,900.00	\$25,000.00	10.76%	A
Staff,	\$13,632.81	\$1,675.91	7.91%	B
Staff,	\$31,954.64	\$3,928.26	7.29%	B
Staff,	\$62,735.36	\$7,712.21	24.77%	B
Staff,	\$60,181.76	\$7,398.29	31.64%	B
Staff,	\$29,207.86	\$3,590.59	11.89%	B
Staff,	\$17,626.66	\$2,166.89	26.88%	B
Staff,	\$22,482.48	\$2,763.83	3.22%	B
Staff,	\$27,551.76	\$3,387.01	4.47%	B
Staff,	\$24,295.34	\$2,986.69	11.89%	B
Staff,	\$25,066.62	\$3,081.50	5.26%	B
Staff,	\$37,111.38	\$4,562.19	17.88%	B
Staff,	\$29,645.94	\$3,644.45	5.26%	B

### Ratio Percentage Test

Ratio of Non-Highly Compensated Group	85.71%
Ratio of Highly Compensated Group	100.00%
Overall Ratio	85.71%
The Concentration of NHCE (NCECP)	63.64%
Midpoint %	42.75%
The Overall Ratio % must be equal to or greater than the Midpoint %	PASS

# Sample BPA Client Compliance Analysis

Rate Group: Partner,

Name	Income	Contribution	EBAR	Allocation Group
Junior Partner,	\$108,340.00	\$10,654.80	19.82%	C
Partner,	\$129,430.00	\$27,057.00	12.39%	A
Staff,	\$62,735.36	\$7,712.21	24.77%	B
Staff,	\$60,181.76	\$7,398.29	31.64%	B
Staff,	\$17,626.66	\$2,166.89	26.88%	B
Staff,	\$37,111.38	\$4,562.19	17.88%	B

## Ratio Percentage Test

Ratio of Non-Highly Compensated Group	28.57%
Ratio of Highly Compensated Group	25.00%
Overall Ratio	114.29%
The Concentration of NHCE (NCECP)	63.64%
Midpoint %	42.75%
The Overall Ratio % must be equal to or greater than the Midpoint %	PASS

# Sample BPA Client Compliance Analysis

Rate Group: Partner,

Name	Income	Contribution	EBAR	Allocation Group
Junior Partner,	\$108,340.00	\$10,654.80	19.82%	C
Partner,	\$129,430.00	\$27,057.00	12.39%	A
Partner,	\$175,900.00	\$25,000.00	10.76%	A
Staff,	\$62,735.36	\$7,712.21	24.77%	B
Staff,	\$60,181.76	\$7,398.29	31.64%	B
Staff,	\$29,207.86	\$3,590.59	11.89%	B
Staff,	\$17,626.66	\$2,166.89	26.88%	B
Staff,	\$24,295.34	\$2,986.69	11.89%	B
Staff,	\$37,111.38	\$4,562.19	17.88%	B

## Ratio Percentage Test

Ratio of Non-Highly Compensated Group	42.86%
Ratio of Highly Compensated Group	37.50%
Overall Ratio	114.29%
The Concentration of NHCE (NCECP)	63.64%
Midpoint %	42.75%
The Overall Ratio % must be equal to or greater than the Midpoint %	PASS

# Plan Design Analysis

# Sample BPA Client Report Specifications

Specifications	
Effective Date	January 01, 2003
Eligibility	
A) Minimum Age	21 years (On closest birthdate)
B) Minimum Service	0 Months
C) Minimum Hours	1000 Hours
Contribution Amounts: 401(k) with New Comparability Plan	
Group A	31.68%
Group B	12.29%
Group C	9.83%
Group D	0.00%
Group E	0.00%
Interest Rate	8.50%
Annuity Purchase Rate	7.5
401(k) Matching Formula	25.00% on First 8.00% of Pay