

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

FORMULA: BASE PERCENTAGE: 111.111%, 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		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 45 owner-1		M	07/01/62	01/01/02	225,000	45	0	18	62	180,000	2,571,424	10,000	65,444	99,512	44.23	10.43	
Age 25 empl oyee-01		M	07/01/82	01/01/06	25,000	25	0	38	62	25,000	357,142	731	1,832	3,514	14.06	0.37	
Age 25 empl oyee-02		M	07/01/82	01/01/06	25,000	25	0	38	62	25,000	357,142	731	1,832	3,514	14.06	0.37	
Age 25 empl oyee-03		M	07/01/82	01/01/06	25,000	25	0	38	62	25,000	357,142	731	1,832	3,514	14.06	0.37	
Age 25 empl oyee-04		M	07/01/82	01/01/02	25,000	25	0	38	62	25,000	357,142	731	1,832	3,514	14.06	0.37	
Age 25 empl oyee-05		M	07/01/82	01/01/02	25,000	25	0	38	62	25,000	357,142	731	1,832	3,514	14.06	0.37	
Age 25 empl oyee-06		M	07/01/82	01/01/02	25,000	25	0	38	62	25,000	357,142	731	1,832	3,514	14.06	0.37	
Age 30 empl oyee-01		M	07/01/77	01/01/06	30,000	30	0	33	62	30,000	428,571	1,010	3,183	5,692	18.97	0.60	
Age 30 empl oyee-02		M	07/01/77	01/01/06	30,000	30	0	33	62	30,000	428,571	1,010	3,183	5,692	18.97	0.60	
Age 30 empl oyee-03		M	07/01/77	01/01/06	30,000	30	0	33	62	30,000	428,571	1,010	3,183	5,692	18.97	0.60	
Age 30 empl oyee-04		M	07/01/77	01/01/02	30,000	30	0	33	62	30,000	428,571	1,010	3,183	5,692	18.97	0.60	
Age 30 empl oyee-05		M	07/01/77	01/01/02	30,000	30	0	33	62	30,000	428,571	1,010	3,183	5,692	18.97	0.60	
Age 30 empl oyee-06		M	07/01/77	01/01/02	30,000	30	0	33	62	30,000	428,571	1,010	3,183	5,692	18.97	0.60	
Age 35 empl oyee-01		M	07/01/72	01/01/06	35,000	35	0	28	62	35,000	500,000	1,389	5,580	9,146	26.13	0.96	
Age 35 empl oyee-02		M	07/01/72	01/01/06	35,000	35	0	28	62	35,000	500,000	1,389	5,580	9,146	26.13	0.96	
Age 35 empl oyee-03		M	07/01/72	01/01/02	35,000	35	0	28	62	35,000	500,000	1,389	5,580	9,146	26.13	0.96	
Age 35 empl oyee-04		M	07/01/72	01/01/02	35,000	35	0	28	62	35,000	500,000	1,389	5,580	9,146	26.13	0.96	
Age 35 empl oyee-05		M	07/01/72	01/01/02	35,000	35	0	28	62	35,000	500,000	1,389	5,580	9,146	26.13	0.96	
Age 35 empl oyee-06		M	07/01/72	01/01/02	35,000	35	0	28	62	35,000	500,000	1,389	5,580	9,146	26.13	0.96	
Age 40 empl oyee-01		M	07/01/67	01/01/06	40,000	40	0	23	62	40,000	571,427	1,778	9,116	14,841	37.10	1.56	
Age 40 empl oyee-02		M	07/01/67	01/01/06	40,000	40	0	23	62	40,000	571,427	1,778	9,116	14,841	37.10	1.56	
Age 40 empl oyee-03		M	07/01/67	01/01/02	40,000	40	0	23	62	40,000	571,427	1,778	9,116	14,841	37.10	1.56	
Age 40 empl oyee-04		M	07/01/67	01/01/02	40,000	40	0	23	62	40,000	571,427	1,778	9,116	14,841	37.10	1.56	
Age 40 empl oyee-05		M	07/01/67	01/01/02	40,000	40	0	23	62	40,000	571,427	1,778	9,116	14,841	37.10	1.56	
Age 45 empl oyee-01		M	07/01/62	01/01/06	45,000	45	0	18	62	36,000	514,285	2,000	13,089	19,903	44.23	2.09	
Age 45 empl oyee-02		M	07/01/62	01/01/02	45,000	45	0	18	62	36,000	514,285	2,000	13,089	19,903	44.23	2.09	
Age 45 empl oyee-03		M	07/01/62	01/01/02	45,000	45	0	18	62	36,000	514,285	2,000	13,089	19,903	44.23	2.09	
Age 45 empl oyee-04		M	07/01/62	01/01/02	45,000	45	0	18	62	36,000	514,285	2,000	13,089	19,903	44.23	2.09	
Age 45 empl oyee-05		M	07/01/62	01/01/02	45,000	45	0	18	62	36,000	514,285	2,000	13,089	19,903	44.23	2.09	
Age 45 empl oyee-06		M	07/01/62	01/01/02	45,000	45	0	18	62	36,000	514,285	2,000	13,089	19,903	44.23	2.09	
Age 50 empl oyee-01		M	07/01/57	01/01/06	50,000	50	0	13	62	28,889	412,698	2,222	18,562	25,928	51.86	2.72	
Age 50 empl oyee-02		M	07/01/57	01/01/02	50,000	50	0	13	62	28,889	412,698	2,222	18,562	25,928	51.86	2.72	
Age 50 empl oyee-03		M	07/01/57	01/01/02	50,000	50	0	13	62	28,889	412,698	2,222	18,562	25,928	51.86	2.72	
Age 50 empl oyee-04		M	07/01/57	01/01/02	50,000	50	0	13	62	28,889	412,698	2,222	18,562	25,928	51.86	2.72	
Age 50 empl oyee-05		M	07/01/57	01/01/02	50,000	50	0	13	62	28,889	412,698	2,222	18,562	25,928	51.86	2.72	
Age 55 empl oyee-01		M	07/01/52	01/01/06	55,000	55	0	10	65	24,444	329,961	2,444	21,269	26,233	47.70	2.75	
Age 55 empl oyee-02		M	07/01/52	01/01/02	55,000	55	0	10	65	24,444	329,961	2,444	21,269	26,233	47.70	2.75	
Age 55 empl oyee-03		M	07/01/52	01/01/02	55,000	55	0	10	65	24,444	329,961	2,444	21,269	26,233	47.70	2.75	
Age 55 empl oyee-04		M	07/01/52	01/01/02	55,000	55	0	10	65	24,444	329,961	2,444	21,269	26,233	47.70	2.75	
Age 55 empl oyee-05		M	07/01/52	01/01/02	55,000	55	0	10	65	24,444	329,961	2,444	21,269	26,233	47.70	2.75	
Age 60 empl oyee-01		M	07/01/47	01/01/02	60,000	60	0	6	65	16,000	215,975	2,667	29,614	39,086	65.14	4.10	

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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	16,000	215,975	2,667	29,614	39,086	65.14	4.10	
Age 60 empl oyee-03		M	07/01/47	01/01/02	60,000	60	0	6	65	16,000	215,975	2,667	29,614	39,086	65.14	4.10	
Age 60 empl oyee-04		M	07/01/47	01/01/02	60,000	60	0	6	65	16,000	215,975	2,667	29,614	39,086	65.14	4.10	
Age 60 empl oyee-05		M	07/01/47	01/01/02	60,000	60	0	6	65	16,000	215,975	2,667	29,614	39,086	65.14	4.10	
Age 65 empl oyee-01		M	07/01/42	01/01/02	65,000	65	0	5	70	14,444	173,711	2,889	28,583	31,437	48.36	3.30	
Age 65 empl oyee-02		M	07/01/42	01/01/02	65,000	65	0	5	70	14,444	173,711	2,889	28,583	31,437	48.36	3.30	
Age 65 empl oyee-03		M	07/01/42	01/01/02	65,000	65	0	5	70	14,444	173,711	2,889	28,583	31,437	48.36	3.30	
TOTALS:					2,255,000								686,102	953,790		100.10	

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	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 45 owner-1	M	07/01/62	01/01/02	225,000	45	0	18	62	99,512	44.23	0	0.00	6,750	3.00	15,500	6.89	0	0.00	121,762	54.12
Age 25 empl oyee-01	M	07/01/82	01/01/06	25,000	25	0	38	62	3,514	14.06	0	0.00	750	3.00	0	0.00	0	0.00	4,264	17.06
Age 25 empl oyee-02	M	07/01/82	01/01/06	25,000	25	0	38	62	3,514	14.06	0	0.00	750	3.00	0	0.00	0	0.00	4,264	17.06
Age 25 empl oyee-03	M	07/01/82	01/01/06	25,000	25	0	38	62	3,514	14.06	0	0.00	750	3.00	0	0.00	0	0.00	4,264	17.06
Age 25 empl oyee-04	M	07/01/82	01/01/02	25,000	25	0	38	62	3,514	14.06	0	0.00	750	3.00	0	0.00	0	0.00	4,264	17.06
Age 25 empl oyee-05	M	07/01/82	01/01/02	25,000	25	0	38	62	3,514	14.06	0	0.00	750	3.00	0	0.00	0	0.00	4,264	17.06
Age 25 empl oyee-06	M	07/01/82	01/01/02	25,000	25	0	38	62	3,514	14.06	0	0.00	750	3.00	0	0.00	0	0.00	4,264	17.06
Age 30 empl oyee-01	M	07/01/77	01/01/06	30,000	30	0	33	62	5,692	18.97	0	0.00	900	3.00	0	0.00	0	0.00	6,592	21.97
Age 30 empl oyee-02	M	07/01/77	01/01/06	30,000	30	0	33	62	5,692	18.97	0	0.00	900	3.00	0	0.00	0	0.00	6,592	21.97
Age 30 empl oyee-03	M	07/01/77	01/01/06	30,000	30	0	33	62	5,692	18.97	0	0.00	900	3.00	0	0.00	0	0.00	6,592	21.97
Age 30 empl oyee-04	M	07/01/77	01/01/02	30,000	30	0	33	62	5,692	18.97	0	0.00	900	3.00	0	0.00	0	0.00	6,592	21.97
Age 30 empl oyee-05	M	07/01/77	01/01/02	30,000	30	0	33	62	5,692	18.97	0	0.00	900	3.00	0	0.00	0	0.00	6,592	21.97
Age 30 empl oyee-06	M	07/01/77	01/01/02	30,000	30	0	33	62	5,692	18.97	0	0.00	900	3.00	0	0.00	0	0.00	6,592	21.97
Age 35 empl oyee-01	M	07/01/72	01/01/06	35,000	35	0	28	62	9,146	26.13	0	0.00	1,050	3.00	0	0.00	0	0.00	10,196	29.13
Age 35 empl oyee-02	M	07/01/72	01/01/06	35,000	35	0	28	62	9,146	26.13	0	0.00	1,050	3.00	0	0.00	0	0.00	10,196	29.13
Age 35 empl oyee-03	M	07/01/72	01/01/02	35,000	35	0	28	62	9,146	26.13	0	0.00	1,050	3.00	0	0.00	0	0.00	10,196	29.13
Age 35 empl oyee-04	M	07/01/72	01/01/02	35,000	35	0	28	62	9,146	26.13	0	0.00	1,050	3.00	0	0.00	0	0.00	10,196	29.13
Age 35 empl oyee-05	M	07/01/72	01/01/02	35,000	35	0	28	62	9,146	26.13	0	0.00	1,050	3.00	0	0.00	0	0.00	10,196	29.13
Age 35 empl oyee-06	M	07/01/72	01/01/02	35,000	35	0	28	62	9,146	26.13	0	0.00	1,050	3.00	0	0.00	0	0.00	10,196	29.13
Age 40 empl oyee-01	M	07/01/67	01/01/06	40,000	40	0	23	62	14,841	37.10	0	0.00	1,200	3.00	0	0.00	0	0.00	16,041	40.10
Age 40 empl oyee-02	M	07/01/67	01/01/06	40,000	40	0	23	62	14,841	37.10	0	0.00	1,200	3.00	0	0.00	0	0.00	16,041	40.10
Age 40 empl oyee-03	M	07/01/67	01/01/02	40,000	40	0	23	62	14,841	37.10	0	0.00	1,200	3.00	0	0.00	0	0.00	16,041	40.10

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 Defined Benefit Plan
 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	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 40 empl oyee-04	M	07/01/67	01/01/02	40,000	40	0	23	62	14,841	37.10	0	0.00	1,200	3.00	0	0.00	0	0.00	16,041	40.10
Age 40 empl oyee-05	M	07/01/67	01/01/02	40,000	40	0	23	62	14,841	37.10	0	0.00	1,200	3.00	0	0.00	0	0.00	16,041	40.10
Age 45 empl oyee-01	M	07/01/62	01/01/06	45,000	45	0	18	62	19,903	44.23	0	0.00	1,350	3.00	0	0.00	0	0.00	21,253	47.23
Age 45 empl oyee-02	M	07/01/62	01/01/02	45,000	45	0	18	62	19,903	44.23	0	0.00	1,350	3.00	0	0.00	0	0.00	21,253	47.23
Age 45 empl oyee-03	M	07/01/62	01/01/02	45,000	45	0	18	62	19,903	44.23	0	0.00	1,350	3.00	0	0.00	0	0.00	21,253	47.23
Age 45 empl oyee-04	M	07/01/62	01/01/02	45,000	45	0	18	62	19,903	44.23	0	0.00	1,350	3.00	0	0.00	0	0.00	21,253	47.23
Age 45 empl oyee-05	M	07/01/62	01/01/02	45,000	45	0	18	62	19,903	44.23	0	0.00	1,350	3.00	0	0.00	0	0.00	21,253	47.23
Age 45 empl oyee-06	M	07/01/62	01/01/02	45,000	45	0	18	62	19,903	44.23	0	0.00	1,350	3.00	0	0.00	0	0.00	21,253	47.23
Age 50 empl oyee-01	M	07/01/57	01/01/06	50,000	50	0	13	62	25,928	51.86	0	0.00	1,500	3.00	0	0.00	0	0.00	27,428	54.86
Age 50 empl oyee-02	M	07/01/57	01/01/02	50,000	50	0	13	62	25,928	51.86	0	0.00	1,500	3.00	0	0.00	0	0.00	27,428	54.86
Age 50 empl oyee-03	M	07/01/57	01/01/02	50,000	50	0	13	62	25,928	51.86	0	0.00	1,500	3.00	0	0.00	0	0.00	27,428	54.86
Age 50 empl oyee-04	M	07/01/57	01/01/02	50,000	50	0	13	62	25,928	51.86	0	0.00	1,500	3.00	0	0.00	0	0.00	27,428	54.86
Age 50 empl oyee-05	M	07/01/57	01/01/02	50,000	50	0	13	62	25,928	51.86	0	0.00	1,500	3.00	0	0.00	0	0.00	27,428	54.86
Age 55 empl oyee-01	M	07/01/52	01/01/06	55,000	55	0	10	65	26,233	47.70	0	0.00	1,650	3.00	0	0.00	0	0.00	27,883	50.70
Age 55 empl oyee-02	M	07/01/52	01/01/02	55,000	55	0	10	65	26,233	47.70	0	0.00	1,650	3.00	0	0.00	0	0.00	27,883	50.70
Age 55 empl oyee-03	M	07/01/52	01/01/02	55,000	55	0	10	65	26,233	47.70	0	0.00	1,650	3.00	0	0.00	0	0.00	27,883	50.70
Age 55 empl oyee-04	M	07/01/52	01/01/02	55,000	55	0	10	65	26,233	47.70	0	0.00	1,650	3.00	0	0.00	0	0.00	27,883	50.70
Age 55 empl oyee-05	M	07/01/52	01/01/02	55,000	55	0	10	65	26,233	47.70	0	0.00	1,650	3.00	0	0.00	0	0.00	27,883	50.70
Age 60 empl oyee-01	M	07/01/47	01/01/02	60,000	60	0	6	65	39,086	65.14	0	0.00	1,800	3.00	0	0.00	0	0.00	40,886	68.14
Age 60 empl oyee-02	M	07/01/47	01/01/02	60,000	60	0	6	65	39,086	65.14	0	0.00	1,800	3.00	0	0.00	0	0.00	40,886	68.14
Age 60 empl oyee-03	M	07/01/47	01/01/02	60,000	60	0	6	65	39,086	65.14	0	0.00	1,800	3.00	0	0.00	0	0.00	40,886	68.14
Age 60 empl oyee-04	M	07/01/47	01/01/02	60,000	60	0	6	65	39,086	65.14	0	0.00	1,800	3.00	0	0.00	0	0.00	40,886	68.14
Age 60 empl oyee-05	M	07/01/47	01/01/02	60,000	60	0	6	65	39,086	65.14	0	0.00	1,800	3.00	0	0.00	0	0.00	40,886	68.14
Age 65 empl oyee-01	M	07/01/42	01/01/02	65,000	65	0	5	70	31,437	48.36	0	0.00	1,950	3.00	0	0.00	0	0.00	33,387	51.36
Age 65 empl oyee-02	M	07/01/42	01/01/02	65,000	65	0	5	70	31,437	48.36	0	0.00	1,950	3.00	0	0.00	0	0.00	33,387	51.36
Age 65 empl oyee-03	M	07/01/42	01/01/02	65,000	65	0	5	70	31,437	48.36	0	0.00	1,950	3.00	0	0.00	0	0.00	33,387	51.36
TOTALS:				2,255,000					953,790		0		67,650		15,500		0		%1,036,940	

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