

## Eligible Retirement Benefits Summary

(Completed by the Plan Sponsor)

<b>Print Name (Last, First, MI):</b>		<b>SSN:</b>			
	<b>Plan Year</b>	<b>From:</b>	<b>To:</b>	<b>Amount</b>	
<b>Maximum Five-year entitlement period:</b>					
<b>Maximum Eligible Compensation:</b>					
<b>Maximum Elective Contribution:</b>					
<b>Maximum Catch Up Contribution:</b>					
<b>Maximum Matching Contribution:</b>					
<b>Maximum Non-Elective Contribution:</b>					
<b>Vesting Hours Credited/Earned:</b>					
<b>Make up Contribution Elected:</b>					
<b>Catch-up Contribution Elected:</b>					
	<b>Plan Year</b>	<b>From:</b>	<b>To:</b>	<b>Amount</b>	
<b>Maximum Five-year entitlement period:</b>					
<b>Maximum Eligible Compensation:</b>					
<b>Maximum Elective Contribution:</b>					
<b>Maximum Catch Up Contribution:</b>					
<b>Maximum Matching Contribution:</b>					
<b>Maximum Non-Elective Contribution:</b>					
<b>Vesting Hours Credited/Earned:</b>					
<b>Make up Contribution Elected:</b>					
<b>Catch-up Contribution Elected:</b>					
	<b>Plan Year</b>	<b>From:</b>	<b>To:</b>	<b>Amount</b>	
<b>Maximum Five-year entitlement period:</b>					
<b>Maximum Eligible Compensation:</b>					
<b>Maximum Elective Contribution:</b>					
<b>Maximum Catch Up Contribution:</b>					
<b>Maximum Matching Contribution:</b>					
<b>Maximum Non-Elective Contribution:</b>					
<b>Vesting Hours Credited/Earned:</b>					
<b>Make up Contribution Elected:</b>					
<b>Catch-up Contribution Elected:</b>					

Example: Employee A returns to employment with corporation X after 10 months of qualified military service under USERRA. His absence is from May 15, 2004, through March 20, 2005. X maintains a 401(k) which permits employees to defer up to 15% of compensation and which matches the first 3% deferred. The 401(k) plan also has a discretionary employer contribution feature, which it allocates on a pro rata (nonintegrated) basis. Employee A was paid \$13,500 from January 1 through May 14, 2004. He would have received \$22,500 for the rest of the year if he had continued in employment.

Employee A has the right to makeup elective deferrals with respect to his military service period, based on the compensation he would have earned for that period. During 2005, Employee A makes the maximum deferrals for which a match is provided under the plan for that year, and also makes deferrals in the amount of 6% of the compensation he would have received during her military absence in 2004, which represents the maximum amount that was subject to a match for 2004. The makeup deferrals for 2004 do not count against the IRC § 401(a)(30) limit for 2005 and are not included in the ADP test for that year, nor does Employee A take these makeup deferrals into account in determining whether he has exceeded the exclusion limit under IRC § 402(g). However, the makeup deferrals are taken into account to determine whether the 401(a)(30) or 402(g) limit has been exceeded for 2004, but are not subject to ADP testing for any year (not even for 2004).

The employer's makeup contribution to the profit sharing plan is the amount Employee A would have received for the 2004 plan year, based on \$22,500 of compensation, not counting any forfeitures that are allocated (except to the extent they reduce employer contributions). Employee A also is entitled to a makeup contribution on his actual compensation paid from January 1 through May 14, 2004 (i.e., \$13,500) if his entitlement to such contribution is not established until he returns from military service (e.g., because of a last day employment rule under the plan).