

BENEFIT INFORMATION
and
SUGGESTED ACCOUNTING ENTRIES

Prepared
for

Sample Client

Nonqualified Defined Benefit (DB) Plan

For the Period: 01/01/2017 through 12/31/2017

Prepared
by

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PREFACE

The following reports are designed to assist Plan Administrators and other parties interested in financial recordkeeping. All reports are based on our current understanding of tax law, Generally Accepted Accounting Principles (GAAP), and information furnished by the Plan Sponsor and any applicable vendors, mutual fund wholesalers, life insurance carriers, or other professional advisors. We do not accept liability for any direct, incidental, or consequential damages or claims resulting from the use of these reports. While the information contained herein is believed to be accurate, all users of this information are encouraged to rely on their own accounting, tax, and legal professionals for exact application and interpretation.

IMPORTANT REMINDER

FASB Accounting Standards Codification (ASC)

On June 29, 2009, the FASB released Statement No. 168, The FASB Accounting Standards Codification and the Hierarchy of Generally Accepted Accounting Principles, which establishes the Codification effective for annual periods ending after September 15, 2009. This project created a single source for all U.S. Generally Accepted Accounting Principles (GAAP) and organized all existing authoritative levels of GAAP into one flat system of roughly 90 topics. All pre-Codification standards were superseded and any accounting literature not included is now considered nonauthoritative.

FASB Accounting Standards Codification (ASC) uses a topical structure in which topics, subtopics, and sections are numerically referenced. The ASC structure disregards any reference to the original standard setter or standard from which the content was derived. Additional information regarding FASB ASC can be found at <http://asc.fasb.org>.

The Codification does not change GAAP, but merely provides a new structure that is intended to reduce the amount of time and effort required to solve an accounting research issue, improve usability of the literature thereby mitigating the risk of noncompliance with standards, and provide real-time updates as new standards are released.

NOTICE REGARDING YOUR REPORTS: The contents of this report reflect plan values based on The Pangburn Group's records. The accuracy of these records is contingent upon the Plan Sponsor (or third-party sources) informing The Pangburn Group of changes in (a) Plan Sponsor information (e.g., new corporation type, tax bracket, fiscal year end, plan contacts, physical address); (b) bonus/commission programs; (c) plan and/or participant assumptions (e.g., discount/fica rate, compensation inflation rate, compensation amounts, offsets); (d) plan status (e.g., amendment or termination); (e) plan sponsor and/or participant status (e.g., change in control, death, retirement, termination, disability); (f) participant information (e.g., new participants, beneficiary designations, email or postal address); or (g) any other material changes in the administration or operation of the plan.

EMPLOYER: Sample Client
REPORT: Suggested General Ledger Accounting Entries
FOR THE PERIOD: 01/01/2017 through 12/31/2017
CALCULATION METHOD: ASC 710

(1)

DEFERRED COMPENSATION EXPENSE	113,385	
CASH BENEFITS PAID		0
DEFERRED COMPENSATION LIABILITY		113,385

NOTE: The above CASH BENEFITS PAID entry (if applicable) represents the cumulative results of all cash benefits paid during the current period.

(2)

DEFERRED TAX ASSET	45,354	
DEFERRED TAX EXPENSE		45,354

NOTE: The above entry is used to reduce the income tax expense due to the timing differences arising from the non-deductibility of the deferred compensation accrual.

ACTION REQUIRED:

- (1) (a) Record deferred compensation expense and liability.
(b) If utilizing ASC 715, record in Other Comprehensive Income changes in liabilities due to Prior Service Costs, Gains and Losses, and Amortizations.
- (2) (a) Prior to benefit payout, adjust any deferred tax asset and/or expense account due to any temporary differences that will result in amounts being tax deductible in future years. Re-adjust the accounts upon actual payout of benefits.
(b) If utilizing ASC 715, adjust Other Comprehensive Income for the net tax effects of posting changes in liabilities due to Prior Service Costs, Gains and Losses, and Amortizations.

[Deferred Tax Asset, Deferred Tax Expense, and Deferred Tax Benefit are only applicable to Regular "C" Corporations.]

EMPLOYER: Sample Client
 REPORT: Participant Accrual and/or Benefit Payment Schedule
 FOR THE PERIOD: 01/01/2017 through 12/31/2017
 CALCULATION METHOD: ASC 710

		(CR)	(DR)	(DR)	(CR)	(DR)	(CR)	(CR)
	Discount Rate*	Cash Benefits Paid	Deferred Compensation Expense	Other Comprehensive Income	Deferred Compensation Liability	Deferred Tax Asset	Deferred Tax Benefit	Deferred Tax Expense
Participant, A	5.00	0	36,391	0	36,391	14,556	0	14,556
Participant, B	5.00	0	56,288	0	56,288	22,515	0	22,515
Participant, C	5.00	0	20,706	0	20,706	8,282	0	8,282
Total @ 12/31/2017:		0	113,385	0	113,385	45,354	0	45,354

* The rate displayed represents the Effective Annual Rate.

[Deferred Tax Asset , Deferred Tax Expense, and Deferred Tax Benefit are only applicable to Regular "C" Corporations.]

EMPLOYER: Sample Client

REPORT: Projected Accounting Entries to End of Plan

DESCRIPTION: Participant, A

CALCULATION METHOD: ASC 710

Period		(CR)	(DR)	(DR)	(CR)	(DR)	(CR)	(CR)	
From	To	Cash Benefits Paid	Deferred Compensation Expense	Other Comprehensive Income	Deferred Compensation Liability	Deferred Tax Asset	Deferred Tax Benefit	Deferred Tax Expense	Accrued Liability
01/01/2012	12/31/2012	0	28,148	0	28,148	11,259	0	11,259	28,148
01/01/2013	12/31/2013	0	28,668	0	28,668	11,467	0	11,467	56,815
01/01/2014	12/31/2014	0	29,165	0	29,165	11,666	0	11,666	85,981
01/01/2015	12/31/2015	0	32,931	0	32,931	13,172	0	13,172	118,912
01/01/2016	12/31/2016	0	35,172	0	35,172	14,069	0	14,069	154,083
01/01/2017	12/31/2017	0	36,391	0	36,391	14,556	0	14,556	190,474
01/01/2018	12/31/2018	0	38,210	0	38,210	15,284	0	15,284	228,685
01/01/2019	12/31/2019	0	40,121	0	40,121	16,048	0	16,048	268,806
01/01/2020	12/31/2020	0	42,127	0	42,127	16,851	0	16,851	310,932
01/01/2021	12/31/2021	0	44,233	0	44,233	17,693	0	17,693	355,166
01/01/2022	12/31/2022	0	46,445	0	46,445	18,578	0	18,578	401,611
01/01/2023	12/31/2023	0	48,767	0	48,767	19,507	0	19,507	450,378
01/01/2024	12/31/2024	0	51,206	0	51,206	20,482	0	20,482	501,583
01/01/2025	12/31/2025	0	53,766	0	53,766	21,506	0	21,506	555,349
01/01/2026	12/31/2026	0	56,454	0	56,454	22,582	0	22,582	611,803
01/01/2027	12/31/2027	0	59,277	0	59,277	23,711	0	23,711	671,080
01/01/2028	12/31/2028	0	62,241	0	62,241	24,896	0	24,896	733,321
01/01/2029	12/31/2029	0	65,353	0	65,353	26,141	0	26,141	798,674
01/01/2030	12/31/2030	0	68,620	0	68,620	27,448	0	27,448	867,294
01/01/2031	12/31/2031	0	72,051	0	72,051	28,821	0	28,821	939,345
01/01/2032	12/31/2032	81,113	45,028	0	(36,084)	(14,434)	0	(14,434)	903,261
01/01/2033	12/31/2033	88,486	42,775	0	(45,712)	(18,285)	0	(18,285)	857,549
01/01/2034	12/31/2034	88,486	40,489	0	(47,997)	(19,199)	0	(19,199)	809,552
01/01/2035	12/31/2035	88,486	38,089	0	(50,397)	(20,159)	0	(20,159)	759,155
01/01/2036	12/31/2036	88,486	35,569	0	(52,917)	(21,167)	0	(21,167)	706,238
01/01/2037	12/31/2037	88,486	32,924	0	(55,563)	(22,225)	0	(22,225)	650,675
01/01/2038	12/31/2038	88,486	30,145	0	(58,341)	(23,336)	0	(23,336)	592,334
01/01/2039	12/31/2039	88,486	27,228	0	(61,258)	(24,503)	0	(24,503)	531,076
01/01/2040	12/31/2040	88,486	24,166	0	(64,321)	(25,728)	0	(25,728)	466,755
01/01/2041	12/31/2041	88,486	20,949	0	(67,537)	(27,015)	0	(27,015)	399,218
01/01/2042	12/31/2042	88,486	17,573	0	(70,914)	(28,366)	0	(28,366)	328,304
01/01/2043	12/31/2043	88,486	14,027	0	(74,460)	(29,784)	0	(29,784)	253,844
01/01/2044	12/31/2044	88,486	10,304	0	(78,183)	(31,273)	0	(31,273)	175,662
01/01/2045	12/31/2045	88,486	6,395	0	(82,092)	(32,837)	0	(32,837)	93,570
01/01/2046	12/31/2046	88,486	2,290	0	(86,196)	(34,479)	0	(34,479)	7,374
01/01/2047	12/31/2047	7,374	0	0	(7,374)	(2,950)	0	(2,950)	0
Total:		1,327,297	1,327,297	0	0	0	0	0	

EMPLOYER: Sample Client

REPORT: Projected Accounting Entries to End of Plan

DESCRIPTION: Participant, B

CALCULATION METHOD: ASC 710

Period		(CR)	(DR)	(DR)	(CR)	(DR)	(CR)	(CR)	
From	To	Cash Benefits Paid	Deferred Compensation Expense	Other Comprehensive Income	Deferred Compensation Liability	Deferred Tax Asset	Deferred Tax Benefit	Deferred Tax Expense	Accrued Liability
01/01/2012	12/31/2012	0	44,646	0	44,646	17,858	0	17,858	44,646
01/01/2013	12/31/2013	0	45,446	0	45,446	18,179	0	18,179	90,092
01/01/2014	12/31/2014	0	46,181	0	46,181	18,472	0	18,472	136,273
01/01/2015	12/31/2015	0	51,444	0	51,444	20,577	0	20,577	187,716
01/01/2016	12/31/2016	0	53,062	0	53,062	21,225	0	21,225	240,778
01/01/2017	12/31/2017	0	56,288	0	56,288	22,515	0	22,515	297,066
01/01/2018	12/31/2018	0	59,102	0	59,102	23,641	0	23,641	356,168
01/01/2019	12/31/2019	0	62,057	0	62,057	24,823	0	24,823	418,225
01/01/2020	12/31/2020	0	65,160	0	65,160	26,064	0	26,064	483,385
01/01/2021	12/31/2021	0	68,418	0	68,418	27,367	0	27,367	551,803
01/01/2022	12/31/2022	0	71,839	0	71,839	28,736	0	28,736	623,641
01/01/2023	12/31/2023	0	75,431	0	75,431	30,172	0	30,172	699,072
01/01/2024	12/31/2024	0	79,202	0	79,202	31,681	0	31,681	778,275
01/01/2025	12/31/2025	0	83,162	0	83,162	33,265	0	33,265	861,437
01/01/2026	12/31/2026	0	87,321	0	87,321	34,928	0	34,928	948,757
01/01/2027	12/31/2027	81,929	45,522	0	(36,407)	(14,563)	0	(14,563)	912,351
01/01/2028	12/31/2028	89,377	43,205	0	(46,172)	(18,469)	0	(18,469)	866,179
01/01/2029	12/31/2029	89,377	40,897	0	(48,480)	(19,392)	0	(19,392)	817,699
01/01/2030	12/31/2030	89,377	38,473	0	(50,904)	(20,362)	0	(20,362)	766,794
01/01/2031	12/31/2031	89,377	35,927	0	(53,450)	(21,380)	0	(21,380)	713,345
01/01/2032	12/31/2032	89,377	33,255	0	(56,122)	(22,449)	0	(22,449)	657,223
01/01/2033	12/31/2033	89,377	30,449	0	(58,928)	(23,571)	0	(23,571)	598,295
01/01/2034	12/31/2034	89,377	27,502	0	(61,875)	(24,750)	0	(24,750)	536,420
01/01/2035	12/31/2035	89,377	24,409	0	(64,968)	(25,987)	0	(25,987)	471,452
01/01/2036	12/31/2036	89,377	21,160	0	(68,217)	(27,287)	0	(27,287)	403,235
01/01/2037	12/31/2037	89,377	17,749	0	(71,627)	(28,651)	0	(28,651)	331,608
01/01/2038	12/31/2038	89,377	14,168	0	(75,209)	(30,084)	0	(30,084)	256,399
01/01/2039	12/31/2039	89,377	10,408	0	(78,969)	(31,588)	0	(31,588)	177,430
01/01/2040	12/31/2040	89,377	6,459	0	(82,918)	(33,167)	0	(33,167)	94,512
01/01/2041	12/31/2041	89,377	2,313	0	(87,064)	(34,825)	0	(34,825)	7,448
01/01/2042	12/31/2042	7,448	0	0	(7,448)	(2,979)	0	(2,979)	0
Total:		1,340,654	1,340,654	0	0	0	0	0	

EMPLOYER: Sample Client

REPORT: Projected Accounting Entries to End of Plan

DESCRIPTION: Participant, C

CALCULATION METHOD: ASC 710

Period		(CR)	(DR)	(DR)	(CR)	(DR)	(CR)	(CR)	
From	To	Cash Benefits Paid	Deferred Compensation Expense	Other Comprehensive Income	Deferred Compensation Liability	Deferred Tax Asset	Deferred Tax Benefit	Deferred Tax Expense	Accrued Liability
01/01/2012	12/31/2012	0	16,945	0	16,945	6,778	0	6,778	16,945
01/01/2013	12/31/2013	0	17,266	0	17,266	6,906	0	6,906	34,211
01/01/2014	12/31/2014	0	17,584	0	17,584	7,034	0	7,034	51,795
01/01/2015	12/31/2015	0	18,945	0	18,945	7,578	0	7,578	70,740
01/01/2016	12/31/2016	0	20,033	0	20,033	8,013	0	8,013	90,773
01/01/2017	12/31/2017	0	20,706	0	20,706	8,282	0	8,282	111,479
01/01/2018	12/31/2018	0	21,742	0	21,742	8,697	0	8,697	133,221
01/01/2019	12/31/2019	0	22,829	0	22,829	9,131	0	9,131	156,050
01/01/2020	12/31/2020	0	23,970	0	23,970	9,588	0	9,588	180,020
01/01/2021	12/31/2021	0	25,169	0	25,169	10,067	0	10,067	205,188
01/01/2022	12/31/2022	0	26,427	0	26,427	10,571	0	10,571	231,615
01/01/2023	12/31/2023	0	27,748	0	27,748	11,099	0	11,099	259,363
01/01/2024	12/31/2024	0	29,136	0	29,136	11,654	0	11,654	288,499
01/01/2025	12/31/2025	0	30,593	0	30,593	12,237	0	12,237	319,092
01/01/2026	12/31/2026	0	32,122	0	32,122	12,849	0	12,849	351,214
01/01/2027	12/31/2027	0	33,728	0	33,728	13,491	0	13,491	384,942
01/01/2028	12/31/2028	0	35,415	0	35,415	14,166	0	14,166	420,357
01/01/2029	12/31/2029	0	37,185	0	37,185	14,874	0	14,874	457,542
01/01/2030	12/31/2030	0	39,045	0	39,045	15,618	0	15,618	496,587
01/01/2031	12/31/2031	0	40,997	0	40,997	16,399	0	16,399	537,583
01/01/2032	12/31/2032	0	43,047	0	43,047	17,219	0	17,219	580,630
01/01/2033	12/31/2033	0	45,199	0	45,199	18,080	0	18,080	625,829
01/01/2034	12/31/2034	0	47,459	0	47,459	18,984	0	18,984	673,288
01/01/2035	12/31/2035	0	49,832	0	49,832	19,933	0	19,933	723,120
01/01/2036	12/31/2036	0	52,324	0	52,324	20,929	0	20,929	775,444
01/01/2037	12/31/2037	0	54,940	0	54,940	21,976	0	21,976	830,384
01/01/2038	12/31/2038	0	57,687	0	57,687	23,075	0	23,075	888,070
01/01/2039	12/31/2039	0	60,571	0	60,571	24,228	0	24,228	948,641
01/01/2040	12/31/2040	0	63,600	0	63,600	25,440	0	25,440	1,012,241
01/01/2041	12/31/2041	0	66,780	0	66,780	26,712	0	26,712	1,079,021
01/01/2042	12/31/2042	93,170	51,677	0	(41,493)	(16,597)	0	(16,597)	1,037,528
01/01/2043	12/31/2043	101,640	49,133	0	(52,507)	(21,003)	0	(21,003)	985,021
01/01/2044	12/31/2044	101,640	46,508	0	(55,132)	(22,053)	0	(22,053)	929,889
01/01/2045	12/31/2045	101,640	43,751	0	(57,889)	(23,155)	0	(23,155)	872,000
01/01/2046	12/31/2046	101,640	40,857	0	(60,783)	(24,313)	0	(24,313)	811,218
01/01/2047	12/31/2047	101,640	37,818	0	(63,822)	(25,529)	0	(25,529)	747,395
01/01/2048	12/31/2048	101,640	34,626	0	(67,013)	(26,805)	0	(26,805)	680,382
01/01/2049	12/31/2049	101,640	31,276	0	(70,364)	(28,146)	0	(28,146)	610,018
01/01/2050	12/31/2050	101,640	27,758	0	(73,882)	(29,553)	0	(29,553)	536,136
01/01/2051	12/31/2051	101,640	24,064	0	(77,576)	(31,030)	0	(31,030)	458,560
01/01/2052	12/31/2052	101,640	20,185	0	(81,455)	(32,582)	0	(32,582)	377,105
01/01/2053	12/31/2053	101,640	16,112	0	(85,528)	(34,211)	0	(34,211)	291,577
01/01/2054	12/31/2054	101,640	11,836	0	(89,804)	(35,922)	0	(35,922)	201,773
01/01/2055	12/31/2055	101,640	7,345	0	(94,294)	(37,718)	0	(37,718)	107,479
01/01/2056	12/31/2056	101,640	2,631	0	(99,009)	(39,604)	0	(39,604)	8,470

EMPLOYER: Sample Client

REPORT: Projected Accounting Entries to End of Plan

DESCRIPTION: Participant, C

CALCULATION METHOD: ASC 710

Period		(CR)	(DR)	(DR)	(CR)	(DR)	(CR)	(CR)	
<u>From</u>	<u>To</u>	Cash Benefits <u>Paid</u>	Deferred Compensation <u>Expense</u>	Other Comprehensive <u>Income</u>	Deferred Compensation <u>Liability</u>	Deferred Tax <u>Asset</u>	Deferred Tax <u>Benefit</u>	Deferred Tax <u>Expense</u>	Accrued <u>Liability</u>
01/01/2057	12/31/2057	8,470	0	0	(8,470)	(3,388)	0	(3,388)	0
Total:		1,524,596	1,524,596	0	0	0	0	0	

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Projected Accounting Entries (All Participants)

CALCULATION METHOD: ASC 710

Period		(CR)	(DR)	(DR)	(CR)	(DR)	(CR)	(CR)	
From	To	Cash Benefits Paid	Deferred Compensation Expense	Other Comprehensive Income	Deferred Compensation Liability	Deferred Tax Asset	Deferred Tax Benefit	Deferred Tax Expense	Accrued Liability
01/01/2012	12/31/2012	0	89,738	0	89,738	35,895	0	35,895	89,738
01/01/2013	12/31/2013	0	91,380	0	91,380	36,552	0	36,552	181,118
01/01/2014	12/31/2014	0	92,930	0	92,930	37,172	0	37,172	274,048
01/01/2015	12/31/2015	0	103,320	0	103,320	41,328	0	41,328	377,368
01/01/2016	12/31/2016	0	108,267	0	108,267	43,307	0	43,307	485,635
01/01/2017	12/31/2017	0	113,385	0	113,385	45,354	0	45,354	599,019
01/01/2018	12/31/2018	0	119,054	0	119,054	47,622	0	47,622	718,073
01/01/2019	12/31/2019	0	125,007	0	125,007	50,003	0	50,003	843,080
01/01/2020	12/31/2020	0	131,257	0	131,257	52,503	0	52,503	974,337
01/01/2021	12/31/2021	0	137,820	0	137,820	55,128	0	55,128	1,112,156
01/01/2022	12/31/2022	0	144,711	0	144,711	57,884	0	57,884	1,256,867
01/01/2023	12/31/2023	0	151,946	0	151,946	60,779	0	60,779	1,408,813
01/01/2024	12/31/2024	0	159,544	0	159,544	63,817	0	63,817	1,568,357
01/01/2025	12/31/2025	0	167,521	0	167,521	67,008	0	67,008	1,735,878
01/01/2026	12/31/2026	0	175,897	0	175,897	70,359	0	70,359	1,911,775
01/01/2027	12/31/2027	81,929	138,527	0	56,598	22,639	0	22,639	1,968,373
01/01/2028	12/31/2028	89,377	140,861	0	51,484	20,593	0	20,593	2,019,857
01/01/2029	12/31/2029	89,377	143,435	0	54,058	21,623	0	21,623	2,073,914
01/01/2030	12/31/2030	89,377	146,138	0	56,761	22,704	0	22,704	2,130,675
01/01/2031	12/31/2031	89,377	148,976	0	59,599	23,839	0	23,839	2,190,274
01/01/2032	12/31/2032	170,490	121,330	0	(49,160)	(19,664)	0	(19,664)	2,141,114
01/01/2033	12/31/2033	177,863	118,423	0	(59,441)	(23,776)	0	(23,776)	2,081,673
01/01/2034	12/31/2034	177,863	115,451	0	(62,413)	(24,965)	0	(24,965)	2,019,260
01/01/2035	12/31/2035	177,863	112,330	0	(65,533)	(26,213)	0	(26,213)	1,953,727
01/01/2036	12/31/2036	177,863	109,053	0	(68,810)	(27,524)	0	(27,524)	1,884,917
01/01/2037	12/31/2037	177,863	105,613	0	(72,251)	(28,900)	0	(28,900)	1,812,666
01/01/2038	12/31/2038	177,863	102,000	0	(75,863)	(30,345)	0	(30,345)	1,736,803
01/01/2039	12/31/2039	177,863	98,207	0	(79,656)	(31,863)	0	(31,863)	1,657,147
01/01/2040	12/31/2040	177,863	94,224	0	(83,639)	(33,456)	0	(33,456)	1,573,508
01/01/2041	12/31/2041	177,863	90,042	0	(87,821)	(35,128)	0	(35,128)	1,485,686
01/01/2042	12/31/2042	189,104	69,249	0	(119,855)	(47,942)	0	(47,942)	1,365,831
01/01/2043	12/31/2043	190,126	63,160	0	(126,966)	(50,786)	0	(50,786)	1,238,865
01/01/2044	12/31/2044	190,126	56,812	0	(133,314)	(53,326)	0	(53,326)	1,105,551
01/01/2045	12/31/2045	190,126	50,146	0	(139,980)	(55,992)	0	(55,992)	965,571
01/01/2046	12/31/2046	190,126	43,147	0	(146,979)	(58,792)	0	(58,792)	818,591
01/01/2047	12/31/2047	109,014	37,818	0	(71,196)	(28,478)	0	(28,478)	747,395
01/01/2048	12/31/2048	101,640	34,626	0	(67,013)	(26,805)	0	(26,805)	680,382
01/01/2049	12/31/2049	101,640	31,276	0	(70,364)	(28,146)	0	(28,146)	610,018
01/01/2050	12/31/2050	101,640	27,758	0	(73,882)	(29,553)	0	(29,553)	536,136
01/01/2051	12/31/2051	101,640	24,064	0	(77,576)	(31,030)	0	(31,030)	458,560
01/01/2052	12/31/2052	101,640	20,185	0	(81,455)	(32,582)	0	(32,582)	377,105
01/01/2053	12/31/2053	101,640	16,112	0	(85,528)	(34,211)	0	(34,211)	291,577
01/01/2054	12/31/2054	101,640	11,836	0	(89,804)	(35,922)	0	(35,922)	201,773
01/01/2055	12/31/2055	101,640	7,345	0	(94,294)	(37,718)	0	(37,718)	107,479
01/01/2056	12/31/2056	101,640	2,631	0	(99,009)	(39,604)	0	(39,604)	8,470
01/01/2057	12/31/2057	8,470	0	0	(8,470)	(3,388)	0	(3,388)	0
Total:		4,192,548	4,192,548	0	0	0	0	0	0

EMPLOYER: Sample Client
REPORT: Plan Design Assumptions
FOR THE PERIOD: 01/01/2017 through 12/31/2017

Address:

Business Type: Regular 'C' Corporation

Plan Name: Nonqualified Defined Benefit (DB) Plan

Date Established: January 01, 2012

Employer Tax Rate: 40.00%

Accrual Method(s): ASC 710

Discount Rate*: 5.00%

Mortality Table: None

Prepared By: The Pangburn Group
P.O. Box 900
301 Major Parkway
New Roads, LA 70760-0900

* The rate displayed represents the Effective Annual Rate.

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Participant Benefit Assumptions and Projections as of 12/31/17

	Salary Assumptions			Bonus Assumptions				Final Average Compensation	Target Benefit Percent	Target Annual Benefit	Qualified DB Plan	Offsets		Projected Annual Benefit	Vested Percent
	Current Salary	Annual Scale	Years To Average	Final Avg Salary	Current Bonus	Annual Scale	Years To Average					Final Avg Bonus	Social Security		
Participant, A	117,000	3.00	1	176,973					50.00	88,486	0	0	0	88,486	48.15
Participant, B	137,000	3.00	1	178,754					50.00	89,377	0	0	0	89,377	66.67
Participant, C	100,000	3.00	1	203,279					50.00	101,640	0	0	0	101,640	22.58

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Summary of Active Participants

<u>Participant</u>	<u>Date Of Birth</u>	<u>Date Of Hire</u>	<u>Date Of Entry</u>	<u>Service Crediting Date</u>	<u>Date Of Full Eligibility</u>	<u>Date Of Retirement</u>	<u>Age at Retirement</u>	<u>Date Of First Payment</u>
Participant, A	01/01/1967	01/01/2005	01/01/2012	01/01/2005	01/01/2032	01/01/2032	65	02/01/2032
Participant, B	01/01/1962	01/01/2000	01/01/2012	01/01/2000	01/01/2027	01/01/2027	65	02/01/2027
Participant, C	01/01/1977	01/01/2011	01/01/2012	01/01/2011	01/01/2042	01/01/2042	65	02/01/2042

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Events in Current Period

FOR THE PERIOD: 01/01/2017 through 12/31/2017

No events in the current period.

EMPLOYER: Sample Client
 PLAN: Nonqualified Defined Benefit (DB) Plan
 REPORT: Summary of Plan Retirement Benefits

	Assumptions			Amount	Post-Retirement Benefits		Total *
	Final Salary	Final Bonus	SS Offset		Frequency	Periods	
Participant, A	176,973.00	0.00	0.00	7,373.87	Monthly	180	1,327,297.48
Participant, B	178,753.93	0.00	0.00	7,448.08	Monthly	180	1,340,654.45
Participant, C	203,279.41	0.00	0.00	8,469.98	Monthly	180	1,524,595.58
Total :							4,192,547.51

* Total reflects cost of living increases, tiered benefits, and/or percentage survivor benefits, if applicable.

** The expected number of payments based on the calculated life expectancy and the number of guaranteed payments (if applicable).

*** The number of guaranteed payments.

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Detailed Projections by Participant

CALCULATION METHOD: ASC 710

<u>Period</u>		<u>Age</u>	<u>Cash</u>	<u>Service</u>	<u>Interest</u>	<u>Deferred</u>	<u>Deferred</u>	<u>Present</u>	<u>Accrued</u>
<u>From</u>	<u>To</u>		<u>Benefits</u>	<u>Cost</u>	<u>Cost</u>	<u>Tax</u>	<u>Tax</u>	<u>Value of</u>	<u>Liability</u>
			<u>Paid</u>			<u>Asset</u>	<u>Expense</u>	<u>Remaining</u>	
								<u>Obligation</u>	
Participant, A									
01/01/2012	12/31/2012	45	0	28,148	0	11,259	11,259	368,353	28,148
01/01/2013	12/31/2013	46	0	27,260	1,407	11,467	11,467	375,506	56,815
01/01/2014	12/31/2014	47	0	26,325	2,841	11,666	11,666	382,797	85,981
01/01/2015	12/31/2015	48	0	28,632	4,299	13,172	13,172	429,253	118,912
01/01/2016	12/31/2016	49	0	29,226	5,946	14,069	14,069	457,478	154,083
01/01/2017	12/31/2017	50	0	28,687	7,704	14,556	14,556	474,472	190,474
01/01/2018	12/31/2018	51	0	28,687	9,524	15,284	15,284	498,196	228,685
01/01/2019	12/31/2019	52	0	28,687	11,434	16,048	16,048	523,105	268,806
01/01/2020	12/31/2020	53	0	28,687	13,440	16,851	16,851	549,261	310,932
01/01/2021	12/31/2021	54	0	28,687	15,547	17,693	17,693	576,724	355,166
01/01/2022	12/31/2022	55	0	28,687	17,758	18,578	18,578	605,560	401,611
01/01/2023	12/31/2023	56	0	28,687	20,081	19,507	19,507	635,838	450,378
01/01/2024	12/31/2024	57	0	28,687	22,519	20,482	20,482	667,630	501,583
01/01/2025	12/31/2025	58	0	28,687	25,079	21,506	21,506	701,011	555,349
01/01/2026	12/31/2026	59	0	28,687	27,767	22,582	22,582	736,062	611,803
01/01/2027	12/31/2027	60	0	28,687	30,590	23,711	23,711	772,865	671,080
01/01/2028	12/31/2028	61	0	28,687	33,554	24,896	24,896	811,508	733,321
01/01/2029	12/31/2029	62	0	28,687	36,666	26,141	26,141	852,083	798,674
01/01/2030	12/31/2030	63	0	28,687	39,934	27,448	27,448	894,688	867,294
01/01/2031	12/31/2031	64	0	28,687	43,365	28,821	28,821	939,422	939,345
01/01/2032	12/31/2032	65	81,113	81	44,948	(14,434)	(14,434)	903,261	903,261
01/01/2033	12/31/2033	66	88,486	0	42,775	(18,285)	(18,285)	857,549	857,549
01/01/2034	12/31/2034	67	88,486	0	40,489	(19,199)	(19,199)	809,552	809,552
01/01/2035	12/31/2035	68	88,486	0	38,089	(20,159)	(20,159)	759,155	759,155
01/01/2036	12/31/2036	69	88,486	0	35,569	(21,167)	(21,167)	706,238	706,238
01/01/2037	12/31/2037	70	88,486	0	32,924	(22,225)	(22,225)	650,675	650,675
01/01/2038	12/31/2038	71	88,486	0	30,145	(23,336)	(23,336)	592,334	592,334
01/01/2039	12/31/2039	72	88,486	0	27,228	(24,503)	(24,503)	531,076	531,076
01/01/2040	12/31/2040	73	88,486	0	24,166	(25,728)	(25,728)	466,755	466,755
01/01/2041	12/31/2041	74	88,486	0	20,949	(27,015)	(27,015)	399,218	399,218
01/01/2042	12/31/2042	75	88,486	0	17,573	(28,366)	(28,366)	328,304	328,304
01/01/2043	12/31/2043	76	88,486	0	14,027	(29,784)	(29,784)	253,844	253,844
01/01/2044	12/31/2044	77	88,486	0	10,304	(31,273)	(31,273)	175,662	175,662
01/01/2045	12/31/2045	78	88,486	0	6,395	(32,837)	(32,837)	93,570	93,570
01/01/2046	12/31/2046	79	88,486	0	2,290	(34,479)	(34,479)	7,374	7,374
01/01/2047	12/31/2047	80	7,374	0	0	(2,950)	(2,950)	0	0

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Detailed Projections by Participant

CALCULATION METHOD: ASC 710

<u>Period</u>			<u>Cash</u>	<u>Service</u>	<u>Interest</u>	<u>Deferred</u>	<u>Deferred</u>	<u>Present</u>	
<u>From</u>	<u>To</u>	<u>Age</u>	<u>Benefits</u>	<u>Cost</u>	<u>Cost</u>	<u>Tax</u>	<u>Tax</u>	<u>Value of</u>	<u>Accrued</u>
			<u>Paid</u>			<u>Asset</u>	<u>Expense</u>	<u>Remaining</u>	<u>Liability</u>
								<u>Obligation</u>	
			1,327,297	569,971	757,326	0	0		

Present Value of Remaining Obligation at Retirement: 939,547.63

The above number reflects the present value based on current assumptions (e.g., discount rate, mortality, payments, etc.) and may not accurately reflect the present value as of the date of retirement if any assumptions have changed after the retirement date.

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Detailed Projections by Participant

CALCULATION METHOD: ASC 710

Period From	To	Age	Cash Benefits Paid	Service Cost	Interest Cost	Deferred Tax Asset	Deferred Tax Expense	Present Value of Remaining Obligation	Accrued Liability
Participant, B									
01/01/2012	12/31/2012	50	0	44,646	0	17,858	17,858	486,638	44,646
01/01/2013	12/31/2013	51	0	43,214	2,232	18,179	18,179	496,087	90,092
01/01/2014	12/31/2014	52	0	41,676	4,505	18,472	18,472	505,720	136,273
01/01/2015	12/31/2015	53	0	44,630	6,814	20,577	20,577	558,501	187,716
01/01/2016	12/31/2016	54	0	43,676	9,386	21,225	21,225	578,105	240,778
01/01/2017	12/31/2017	55	0	44,249	12,039	22,515	22,515	611,654	297,066
01/01/2018	12/31/2018	56	0	44,249	14,853	23,641	23,641	642,236	356,168
01/01/2019	12/31/2019	57	0	44,249	17,808	24,823	24,823	674,348	418,225
01/01/2020	12/31/2020	58	0	44,249	20,911	26,064	26,064	708,066	483,385
01/01/2021	12/31/2021	59	0	44,249	24,169	27,367	27,367	743,469	551,803
01/01/2022	12/31/2022	60	0	44,249	27,590	28,736	28,736	780,642	623,641
01/01/2023	12/31/2023	61	0	44,249	31,182	30,172	30,172	819,675	699,072
01/01/2024	12/31/2024	62	0	44,249	34,954	31,681	31,681	860,658	778,275
01/01/2025	12/31/2025	63	0	44,249	38,914	33,265	33,265	903,691	861,437
01/01/2026	12/31/2026	64	0	44,249	43,072	34,928	34,928	948,876	948,757
01/01/2027	12/31/2027	65	81,929	124	45,398	(14,563)	(14,563)	912,351	912,351
01/01/2028	12/31/2028	66	89,377	0	43,205	(18,469)	(18,469)	866,179	866,179
01/01/2029	12/31/2029	67	89,377	0	40,897	(19,392)	(19,392)	817,699	817,699
01/01/2030	12/31/2030	68	89,377	0	38,473	(20,362)	(20,362)	766,794	766,794
01/01/2031	12/31/2031	69	89,377	0	35,927	(21,380)	(21,380)	713,345	713,345
01/01/2032	12/31/2032	70	89,377	0	33,255	(22,449)	(22,449)	657,223	657,223
01/01/2033	12/31/2033	71	89,377	0	30,449	(23,571)	(23,571)	598,295	598,295
01/01/2034	12/31/2034	72	89,377	0	27,502	(24,750)	(24,750)	536,420	536,420
01/01/2035	12/31/2035	73	89,377	0	24,409	(25,987)	(25,987)	471,452	471,452
01/01/2036	12/31/2036	74	89,377	0	21,160	(27,287)	(27,287)	403,235	403,235
01/01/2037	12/31/2037	75	89,377	0	17,749	(28,651)	(28,651)	331,608	331,608
01/01/2038	12/31/2038	76	89,377	0	14,168	(30,084)	(30,084)	256,399	256,399
01/01/2039	12/31/2039	77	89,377	0	10,408	(31,588)	(31,588)	177,430	177,430
01/01/2040	12/31/2040	78	89,377	0	6,459	(33,167)	(33,167)	94,512	94,512
01/01/2041	12/31/2041	79	89,377	0	2,313	(34,825)	(34,825)	7,448	7,448
01/01/2042	12/31/2042	80	7,448	0	0	(2,979)	(2,979)	0	0
Total:			1,340,654	660,453	680,202	0	0		

Present Value of Remaining Obligation at Retirement: 949,002.56

The above number reflects the present value based on current assumptions (e.g., discount rate, mortality, payments, etc.) and may not accurately reflect the present value as of the date of retirement if any assumptions have changed after the retirement date.

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Detailed Projections by Participant

CALCULATION METHOD: ASC 710

<u>Period</u>		<u>Age</u>	<u>Cash</u>	<u>Service</u>	<u>Interest</u>	<u>Deferred</u>	<u>Deferred</u>	<u>Present</u>	<u>Accrued</u>
<u>From</u>	<u>To</u>		<u>Benefits</u>	<u>Cost</u>	<u>Cost</u>	<u>Tax</u>	<u>Tax</u>	<u>Value of</u>	<u>Liability</u>
			<u>Paid</u>			<u>Asset</u>	<u>Expense</u>	<u>Remaining</u>	
								<u>Obligation</u>	
Participant, C									
01/01/2012	12/31/2012	35	0	16,945	0	6,778	6,778	273,518	16,945
01/01/2013	12/31/2013	36	0	16,419	847	6,906	6,906	278,829	34,211
01/01/2014	12/31/2014	37	0	15,874	1,711	7,034	7,034	284,243	51,795
01/01/2015	12/31/2015	38	0	16,355	2,590	7,578	7,578	305,861	70,740
01/01/2016	12/31/2016	39	0	16,496	3,537	8,013	8,013	323,287	90,773
01/01/2017	12/31/2017	40	0	16,168	4,539	8,282	8,282	334,583	111,479
01/01/2018	12/31/2018	41	0	16,168	5,574	8,697	8,697	351,312	133,221
01/01/2019	12/31/2019	42	0	16,168	6,661	9,131	9,131	368,878	156,050
01/01/2020	12/31/2020	43	0	16,168	7,802	9,588	9,588	387,322	180,020
01/01/2021	12/31/2021	44	0	16,168	9,001	10,067	10,067	406,688	205,188
01/01/2022	12/31/2022	45	0	16,168	10,259	10,571	10,571	427,022	231,615
01/01/2023	12/31/2023	46	0	16,168	11,581	11,099	11,099	448,373	259,363
01/01/2024	12/31/2024	47	0	16,168	12,968	11,654	11,654	470,792	288,499
01/01/2025	12/31/2025	48	0	16,168	14,425	12,237	12,237	494,332	319,092
01/01/2026	12/31/2026	49	0	16,168	15,955	12,849	12,849	519,048	351,214
01/01/2027	12/31/2027	50	0	16,168	17,561	13,491	13,491	545,001	384,942
01/01/2028	12/31/2028	51	0	16,168	19,247	14,166	14,166	572,251	420,357
01/01/2029	12/31/2029	52	0	16,168	21,018	14,874	14,874	600,863	457,542
01/01/2030	12/31/2030	53	0	16,168	22,877	15,618	15,618	630,906	496,587
01/01/2031	12/31/2031	54	0	16,168	24,829	16,399	16,399	662,452	537,583
01/01/2032	12/31/2032	55	0	16,168	26,879	17,219	17,219	695,574	580,630
01/01/2033	12/31/2033	56	0	16,168	29,032	18,080	18,080	730,353	625,829
01/01/2034	12/31/2034	57	0	16,168	31,291	18,984	18,984	766,871	673,288
01/01/2035	12/31/2035	58	0	16,168	33,664	19,933	19,933	805,214	723,120
01/01/2036	12/31/2036	59	0	16,168	36,156	20,929	20,929	845,475	775,444
01/01/2037	12/31/2037	60	0	16,168	38,772	21,976	21,976	887,748	830,384
01/01/2038	12/31/2038	61	0	16,168	41,519	23,075	23,075	932,136	888,070
01/01/2039	12/31/2039	62	0	16,168	44,404	24,228	24,228	978,743	948,641
01/01/2040	12/31/2040	63	0	16,168	47,432	25,440	25,440	1,027,680	1,012,241
01/01/2041	12/31/2041	64	0	16,168	50,612	26,712	26,712	1,079,064	1,079,021
01/01/2042	12/31/2042	65	93,170	45	51,631	(16,597)	(16,597)	1,037,528	1,037,528
01/01/2043	12/31/2043	66	101,640	0	49,133	(21,003)	(21,003)	985,021	985,021
01/01/2044	12/31/2044	67	101,640	0	46,508	(22,053)	(22,053)	929,889	929,889
01/01/2045	12/31/2045	68	101,640	0	43,751	(23,155)	(23,155)	872,000	872,000
01/01/2046	12/31/2046	69	101,640	0	40,857	(24,313)	(24,313)	811,218	811,218
01/01/2047	12/31/2047	70	101,640	0	37,818	(25,529)	(25,529)	747,395	747,395
01/01/2048	12/31/2048	71	101,640	0	34,626	(26,805)	(26,805)	680,382	680,382
01/01/2049	12/31/2049	72	101,640	0	31,276	(28,146)	(28,146)	610,018	610,018

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Detailed Projections by Participant

CALCULATION METHOD: ASC 710

<u>Period</u> <u>From</u>	<u>To</u>	<u>Age</u>	<u>Cash</u> <u>Benefits</u> <u>Paid</u>	<u>Service</u> <u>Cost</u>	<u>Interest</u> <u>Cost</u>	<u>Deferred</u> <u>Tax</u> <u>Asset</u>	<u>Deferred</u> <u>Tax</u> <u>Expense</u>	<u>Present</u> <u>Value of</u> <u>Remaining</u> <u>Obligation</u>	<u>Accrued</u> <u>Liability</u>
01/01/2050	12/31/2050	73	101,640	0	27,758	(29,553)	(29,553)	536,136	536,136
01/01/2051	12/31/2051	74	101,640	0	24,064	(31,030)	(31,030)	458,560	458,560
01/01/2052	12/31/2052	75	101,640	0	20,185	(32,582)	(32,582)	377,105	377,105
01/01/2053	12/31/2053	76	101,640	0	16,112	(34,211)	(34,211)	291,577	291,577
01/01/2054	12/31/2054	77	101,640	0	11,836	(35,922)	(35,922)	201,773	201,773
01/01/2055	12/31/2055	78	101,640	0	7,345	(37,718)	(37,718)	107,479	107,479
01/01/2056	12/31/2056	79	101,640	0	2,631	(39,604)	(39,604)	8,470	8,470
01/01/2057	12/31/2057	80	8,470	0	0	(3,388)	(3,388)	0	0
Total:			1,524,596	486,323	1,038,273	0	0		

Present Value of Remaining Obligation at Retirement: 1,079,208.08

The above number reflects the present value based on current assumptions (e.g., discount rate, mortality, payments, etc.) and may not accurately reflect the present value as of the date of retirement if any assumptions have changed after the retirement date.

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Detailed Projections All Participants

CALCULATION METHOD: ASC 710

Period From	To	Cash Benefits Paid	Service Cost	Interest Cost	Deferred Tax Asset	Deferred Tax Expense	Present Value of Remaining Obligation	Accrued Liability
01/01/2012	12/31/2012	0	89,738	0	35,895	35,895	1,128,509	89,738
01/01/2013	12/31/2013	0	86,893	4,487	36,552	36,552	1,150,422	181,118
01/01/2014	12/31/2014	0	83,874	9,056	37,172	37,172	1,172,760	274,048
01/01/2015	12/31/2015	0	89,617	13,702	41,328	41,328	1,293,615	377,368
01/01/2016	12/31/2016	0	89,399	18,868	43,307	43,307	1,358,870	485,635
01/01/2017	12/31/2017	0	89,103	24,282	45,354	45,354	1,420,709	599,019
01/01/2018	12/31/2018	0	89,103	29,951	47,622	47,622	1,491,744	718,073
01/01/2019	12/31/2019	0	89,103	35,904	50,003	50,003	1,566,331	843,080
01/01/2020	12/31/2020	0	89,103	42,154	52,503	52,503	1,644,648	974,337
01/01/2021	12/31/2021	0	89,103	48,717	55,128	55,128	1,726,880	1,112,156
01/01/2022	12/31/2022	0	89,103	55,608	57,884	57,884	1,813,224	1,256,867
01/01/2023	12/31/2023	0	89,103	62,843	60,779	60,779	1,903,886	1,408,813
01/01/2024	12/31/2024	0	89,103	70,441	63,817	63,817	1,999,080	1,568,357
01/01/2025	12/31/2025	0	89,103	78,418	67,008	67,008	2,099,034	1,735,878
01/01/2026	12/31/2026	0	89,103	86,794	70,359	70,359	2,203,986	1,911,775
01/01/2027	12/31/2027	81,929	44,978	93,549	22,639	22,639	2,230,216	1,968,373
01/01/2028	12/31/2028	89,377	44,854	96,006	20,593	20,593	2,249,938	2,019,857
01/01/2029	12/31/2029	89,377	44,854	98,581	21,623	21,623	2,270,645	2,073,914
01/01/2030	12/31/2030	89,377	44,854	101,283	22,704	22,704	2,292,388	2,130,675
01/01/2031	12/31/2031	89,377	44,854	104,121	23,839	23,839	2,315,218	2,190,274
01/01/2032	12/31/2032	170,490	16,248	105,082	(19,664)	(19,664)	2,256,058	2,141,114
01/01/2033	12/31/2033	177,863	16,168	102,255	(23,776)	(23,776)	2,186,197	2,081,673
01/01/2034	12/31/2034	177,863	16,168	99,283	(24,965)	(24,965)	2,112,843	2,019,260
01/01/2035	12/31/2035	177,863	16,168	96,162	(26,213)	(26,213)	2,035,821	1,953,727
01/01/2036	12/31/2036	177,863	16,168	92,886	(27,524)	(27,524)	1,954,948	1,884,917
01/01/2037	12/31/2037	177,863	16,168	89,445	(28,900)	(28,900)	1,870,031	1,812,666
01/01/2038	12/31/2038	177,863	16,168	85,833	(30,345)	(30,345)	1,780,869	1,736,803
01/01/2039	12/31/2039	177,863	16,168	82,040	(31,863)	(31,863)	1,687,248	1,657,147
01/01/2040	12/31/2040	177,863	16,168	78,057	(33,456)	(33,456)	1,588,946	1,573,508
01/01/2041	12/31/2041	177,863	16,168	73,875	(35,128)	(35,128)	1,485,730	1,485,686
01/01/2042	12/31/2042	189,104	45	69,204	(47,942)	(47,942)	1,365,831	1,365,831
01/01/2043	12/31/2043	190,126	0	63,160	(50,786)	(50,786)	1,238,865	1,238,865
01/01/2044	12/31/2044	190,126	0	56,812	(53,326)	(53,326)	1,105,551	1,105,551
01/01/2045	12/31/2045	190,126	0	50,146	(55,992)	(55,992)	965,571	965,571
01/01/2046	12/31/2046	190,126	0	43,147	(58,792)	(58,792)	818,591	818,591
01/01/2047	12/31/2047	109,014	0	37,818	(28,478)	(28,478)	747,395	747,395
01/01/2048	12/31/2048	101,640	0	34,626	(26,805)	(26,805)	680,382	680,382
01/01/2049	12/31/2049	101,640	0	31,276	(28,146)	(28,146)	610,018	610,018
01/01/2050	12/31/2050	101,640	0	27,758	(29,553)	(29,553)	536,136	536,136
01/01/2051	12/31/2051	101,640	0	24,064	(31,030)	(31,030)	458,560	458,560
01/01/2052	12/31/2052	101,640	0	20,185	(32,582)	(32,582)	377,105	377,105
01/01/2053	12/31/2053	101,640	0	16,112	(34,211)	(34,211)	291,577	291,577

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Detailed Projections All Participants

CALCULATION METHOD: ASC 710

<u>Period</u> <u>From</u>	<u>To</u>	<u>Cash</u> <u>Benefits</u> <u>Paid</u>	<u>Service</u> <u>Cost</u>	<u>Interest</u> <u>Cost</u>	<u>Deferred</u> <u>Tax</u> <u>Asset</u>	<u>Deferred</u> <u>Tax</u> <u>Expense</u>	<u>Present</u> <u>Value of</u> <u>Remaining</u> <u>Obligation</u>	<u>Accrued</u> <u>Liability</u>
01/01/2054	12/31/2054	101,640	0	11,836	(35,922)	(35,922)	201,773	201,773
01/01/2055	12/31/2055	101,640	0	7,345	(37,718)	(37,718)	107,479	107,479
01/01/2056	12/31/2056	101,640	0	2,631	(39,604)	(39,604)	8,470	8,470
01/01/2057	12/31/2057	8,470	0	0	(3,388)	(3,388)	0	0
Total:		4,192,548	1,716,747	2,475,801	0	0		

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Individual Accrued Liabilities

CALCULATION METHOD: ASC 710

<u>Participant Name</u>	<u>Present Value of Remaining Obligation</u>	<u>Accrued Liability</u>
Participant, A	474,472	190,474
Participant, B	611,654	297,066
Participant, C	334,583	111,479
Total @ 12/31/2017:	1,420,709	599,019

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Net Effect on Earnings - Retirement Benefits Only (Adjusted for Income Taxes)

CALCULATION METHOD: ASC 710

<u>Period</u> <u>From</u>	<u>To</u>	<u>Cash</u> <u>Benefits</u> <u>Paid</u>	<u>Deferred</u> <u>Compensation</u> <u>Expense</u>	<u>(-)</u>	<u>Income</u> <u>Tax</u> <u>Savings</u>	<u>(=)</u>	<u>Net</u> <u>Effect On</u> <u>Earnings</u>
01/01/2012	12/31/2012	0	89,738		35,895		(53,843)
01/01/2013	12/31/2013	0	91,380		36,552		(54,828)
01/01/2014	12/31/2014	0	92,930		37,172		(55,758)
01/01/2015	12/31/2015	0	103,320		41,328		(61,992)
01/01/2016	12/31/2016	0	108,267		43,307		(64,960)
01/01/2017	12/31/2017	0	113,385		45,354		(68,031)
01/01/2018	12/31/2018	0	119,054		47,622		(71,432)
01/01/2019	12/31/2019	0	125,007		50,003		(75,004)
01/01/2020	12/31/2020	0	131,257		52,503		(78,754)
01/01/2021	12/31/2021	0	137,820		55,128		(82,692)
01/01/2022	12/31/2022	0	144,711		57,884		(86,826)
01/01/2023	12/31/2023	0	151,946		60,779		(91,168)
01/01/2024	12/31/2024	0	159,544		63,817		(95,726)
01/01/2025	12/31/2025	0	167,521		67,008		(100,512)
01/01/2026	12/31/2026	0	175,897		70,359		(105,538)
01/01/2027	12/31/2027	81,929	138,527		55,411		(83,116)
01/01/2028	12/31/2028	89,377	140,861		56,344		(84,516)
01/01/2029	12/31/2029	89,377	143,435		57,374		(86,061)
01/01/2030	12/31/2030	89,377	146,138		58,455		(87,683)
01/01/2031	12/31/2031	89,377	148,976		59,590		(89,385)
01/01/2032	12/31/2032	170,490	121,330		48,532		(72,798)
01/01/2033	12/31/2033	177,863	118,423		47,369		(71,054)
01/01/2034	12/31/2034	177,863	115,451		46,180		(69,270)
01/01/2035	12/31/2035	177,863	112,330		44,932		(67,398)
01/01/2036	12/31/2036	177,863	109,053		43,621		(65,432)
01/01/2037	12/31/2037	177,863	105,613		42,245		(63,368)
01/01/2038	12/31/2038	177,863	102,000		40,800		(61,200)
01/01/2039	12/31/2039	177,863	98,207		39,283		(58,924)
01/01/2040	12/31/2040	177,863	94,224		37,690		(56,535)
01/01/2041	12/31/2041	177,863	90,042		36,017		(54,025)
01/01/2042	12/31/2042	189,104	69,249		27,700		(41,550)
01/01/2043	12/31/2043	190,126	63,160		25,264		(37,896)
01/01/2044	12/31/2044	190,126	56,812		22,725		(34,087)
01/01/2045	12/31/2045	190,126	50,146		20,058		(30,088)
01/01/2046	12/31/2046	190,126	43,147		17,259		(25,888)
01/01/2047	12/31/2047	109,014	37,818		15,127		(22,691)
01/01/2048	12/31/2048	101,640	34,626		13,851		(20,776)
01/01/2049	12/31/2049	101,640	31,276		12,510		(18,766)
01/01/2050	12/31/2050	101,640	27,758		11,103		(16,655)
01/01/2051	12/31/2051	101,640	24,064		9,625		(14,438)

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Net Effect on Earnings - Retirement Benefits Only (Adjusted for Income Taxes)

CALCULATION METHOD: ASC 710

<u>Period</u> <u>From</u>	<u>To</u>	<u>Cash</u> <u>Benefits</u> <u>Paid</u>	<u>Deferred</u> <u>Compensation</u> <u>Expense</u> (-)	<u>Income</u> <u>Tax</u> <u>Savings</u> (=)	<u>Net</u> <u>Effect On</u> <u>Earnings</u>
01/01/2052	12/31/2052	101,640	20,185	8,074	(12,111)
01/01/2053	12/31/2053	101,640	16,112	6,445	(9,667)
01/01/2054	12/31/2054	101,640	11,836	4,734	(7,101)
01/01/2055	12/31/2055	101,640	7,345	2,938	(4,407)
01/01/2056	12/31/2056	101,640	2,631	1,052	(1,578)
01/01/2057	12/31/2057	8,470	0	0	0
Total:		4,192,548	4,192,548	1,677,019	(2,515,529)

Income Tax Savings (only applicable to Regular 'C' Corporations):
Pre-Retirement = Deferred Tax Expense
Post-Retirement = Tax Saved On "Interest Expense" Only