

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

The Pangburn Group
P.O. Box 900
301 Major Parkway
New Roads, LA 70760-0900
800.634.3287

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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 All pre-Codification standards were superseded and any accounting literature not included is now considered nonauthoritative.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 715

(1)

NET PERIODIC PENSION COST	96,708	
OTHER COMPREHENSIVE INCOME	(14,834)	
CASH BENEFITS PAID		0
DEFERRED COMPENSATION LIABILITY		81,874

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	32,750	
DEFERRED TAX EXPENSE		38,683
DEFERRED TAX BENEFIT (OTHER COMPREHENSIVE INCOME)		(5,934)

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 715

	(CR)	(DR)	(DR)	(CR)	(DR)	(CR)	(CR)	
	Discount	Cash	Net Periodic	Other	Deferred	Deferred	Deferred	Deferred
	Rate*	Benefits	Pension	Comprehensive	Compensation	Tax	Tax	Tax
		<u>Paid</u>	<u>Cost</u>	<u>Income</u>	<u>Liability</u>	<u>Asset</u>	<u>Benefit</u>	<u>Expense</u>
Participant, A	5.00	0	32,155	(7,032)	25,123	10,049	(2,813)	12,862
Participant, B	5.00	0	50,287	(6,515)	43,773	17,509	(2,606)	20,115
Participant, C	5.00	0	14,266	(1,288)	12,978	5,191	(515)	5,706
Total @ 12/31/2017:		0	96,708	(14,834)	81,874	32,750	(5,934)	38,683

* 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 715

Period		(CR)	(DR)	(DR)	(CR)	(DR)	(CR)	(CR)	
From	To	Cash Benefits Paid	Net Periodic Pension Cost	Other Comprehensive Income	Deferred Compensation Liability	Deferred Tax Asset	Deferred Tax Benefit	Deferred Tax Expense	Accrued Liability
01/01/2012	12/31/2012	0	22,385	86,745	109,131	43,652	34,698	8,954	109,131
01/01/2013	12/31/2013	0	23,401	(7,376)	16,025	6,410	(2,950)	9,360	125,156
01/01/2014	12/31/2014	0	24,287	(7,681)	16,606	6,643	(3,072)	9,715	141,762
01/01/2015	12/31/2015	0	27,307	5,794	33,101	13,240	2,318	10,923	174,863
01/01/2016	12/31/2016	0	30,202	(1,762)	28,440	11,376	(705)	12,081	203,303
01/01/2017	12/31/2017	0	32,155	(7,032)	25,123	10,049	(2,813)	12,862	228,426
01/01/2018	12/31/2018	0	34,255	(4,384)	29,871	11,948	(1,754)	13,702	258,297
01/01/2019	12/31/2019	0	36,671	(4,384)	32,287	12,915	(1,754)	14,668	290,585
01/01/2020	12/31/2020	0	39,254	(4,384)	34,870	13,948	(1,754)	15,702	325,455
01/01/2021	12/31/2021	0	42,015	(4,384)	37,631	15,052	(1,754)	16,806	363,085
01/01/2022	12/31/2022	0	44,964	(4,384)	40,580	16,232	(1,754)	17,986	403,666
01/01/2023	12/31/2023	0	48,114	(4,384)	43,730	17,492	(1,754)	19,246	447,396
01/01/2024	12/31/2024	0	51,478	(4,384)	47,094	18,838	(1,754)	20,591	494,490
01/01/2025	12/31/2025	0	55,069	(4,384)	50,685	20,274	(1,754)	22,028	545,176
01/01/2026	12/31/2026	0	58,902	(4,384)	54,518	21,807	(1,754)	23,561	599,693
01/01/2027	12/31/2027	0	62,928	(4,322)	58,606	23,443	(1,729)	25,171	658,300
01/01/2028	12/31/2028	0	67,289	(4,322)	62,968	25,187	(1,729)	26,916	721,267
01/01/2029	12/31/2029	0	71,940	(4,322)	67,619	27,048	(1,729)	28,776	788,886
01/01/2030	12/31/2030	0	76,899	(4,322)	72,578	29,031	(1,729)	30,760	861,464
01/01/2031	12/31/2031	0	82,185	(4,322)	77,863	31,145	(1,729)	32,874	939,327
01/01/2032	12/31/2032	81,113	49,306	(4,259)	(36,066)	(14,426)	(1,704)	(12,723)	903,261
01/01/2033	12/31/2033	88,486	45,643	(2,868)	(45,712)	(18,285)	(1,147)	(17,137)	857,549
01/01/2034	12/31/2034	88,486	40,552	(62)	(47,997)	(19,199)	(25)	(19,174)	809,552
01/01/2035	12/31/2035	88,486	38,152	(62)	(50,397)	(20,159)	(25)	(20,134)	759,155
01/01/2036	12/31/2036	88,486	35,632	(62)	(52,917)	(21,167)	(25)	(21,142)	706,238
01/01/2037	12/31/2037	88,486	32,986	(62)	(55,563)	(22,225)	(25)	(22,200)	650,675
01/01/2038	12/31/2038	88,486	30,208	(62)	(58,341)	(23,336)	(25)	(23,311)	592,334
01/01/2039	12/31/2039	88,486	27,291	(62)	(61,258)	(24,503)	(25)	(24,478)	531,076
01/01/2040	12/31/2040	88,486	24,228	(62)	(64,321)	(25,728)	(25)	(25,703)	466,755
01/01/2041	12/31/2041	88,486	21,012	(62)	(67,537)	(27,015)	(25)	(26,990)	399,218
01/01/2042	12/31/2042	88,486	17,573	0	(70,914)	(28,366)	0	(28,365)	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 715

Period		(CR)	(DR)	(DR)	(CR)	(DR)	(CR)	(CR)	
From	To	Cash Benefits Paid	Net Periodic Pension Cost	Other Comprehensive Income	Deferred Compensation Liability	Deferred Tax Asset	Deferred Tax Benefit	Deferred Tax Expense	Accrued Liability
01/01/2012	12/31/2012	0	37,825	196,458	234,283	93,713	78,583	15,130	234,283
01/01/2013	12/31/2013	0	39,250	(16,329)	22,921	9,168	(6,532)	15,700	257,204
01/01/2014	12/31/2014	0	40,372	(16,650)	23,723	9,489	(6,660)	16,149	280,927
01/01/2015	12/31/2015	0	44,214	5,789	50,003	20,001	2,316	17,686	330,930
01/01/2016	12/31/2016	0	47,301	(14,276)	33,025	13,210	(5,710)	18,920	363,955
01/01/2017	12/31/2017	0	50,287	(6,515)	43,773	17,509	(2,606)	20,115	407,728
01/01/2018	12/31/2018	0	53,647	(9,476)	44,171	17,668	(3,790)	21,459	451,898
01/01/2019	12/31/2019	0	57,044	(9,476)	47,568	19,027	(3,790)	22,818	499,467
01/01/2020	12/31/2020	0	60,672	(9,476)	51,195	20,478	(3,790)	24,269	550,662
01/01/2021	12/31/2021	0	64,542	(9,476)	55,066	22,026	(3,790)	25,817	605,728
01/01/2022	12/31/2022	0	68,672	(9,476)	59,196	23,678	(3,790)	27,469	664,924
01/01/2023	12/31/2023	0	73,078	(9,476)	63,601	25,441	(3,790)	29,231	728,526
01/01/2024	12/31/2024	0	77,776	(9,476)	68,299	27,320	(3,790)	31,110	796,825
01/01/2025	12/31/2025	0	82,784	(9,476)	73,308	29,323	(3,790)	33,114	870,133
01/01/2026	12/31/2026	0	88,123	(9,476)	78,647	31,459	(3,790)	35,249	948,779
01/01/2027	12/31/2027	81,929	54,986	(9,486)	(36,429)	(14,571)	(3,794)	(10,777)	912,351
01/01/2028	12/31/2028	89,377	52,691	(9,486)	(46,172)	(18,469)	(3,794)	(14,674)	866,179
01/01/2029	12/31/2029	89,377	50,383	(9,486)	(48,480)	(19,392)	(3,794)	(15,598)	817,699
01/01/2030	12/31/2030	89,377	47,959	(9,486)	(50,904)	(20,362)	(3,794)	(16,567)	766,794
01/01/2031	12/31/2031	89,377	45,413	(9,486)	(53,450)	(21,380)	(3,794)	(17,585)	713,345
01/01/2032	12/31/2032	89,377	42,750	(9,496)	(56,122)	(22,449)	(3,798)	(18,651)	657,223
01/01/2033	12/31/2033	89,377	36,793	(6,345)	(58,928)	(23,571)	(2,538)	(21,033)	598,295
01/01/2034	12/31/2034	89,377	27,493	10	(61,875)	(24,750)	4	(24,754)	536,420
01/01/2035	12/31/2035	89,377	24,399	10	(64,968)	(25,987)	4	(25,991)	471,452
01/01/2036	12/31/2036	89,377	21,151	10	(68,217)	(27,287)	4	(27,291)	403,235
01/01/2037	12/31/2037	89,377	17,740	10	(71,627)	(28,651)	4	(28,655)	331,608
01/01/2038	12/31/2038	89,377	14,158	10	(75,209)	(30,084)	4	(30,087)	256,399
01/01/2039	12/31/2039	89,377	10,398	10	(78,969)	(31,588)	4	(31,592)	177,430
01/01/2040	12/31/2040	89,377	6,450	10	(82,918)	(33,167)	4	(33,171)	94,512
01/01/2041	12/31/2041	89,377	2,304	10	(87,064)	(34,825)	4	(34,829)	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	0

EMPLOYER: Sample Client

REPORT: Projected Accounting Entries to End of Plan

DESCRIPTION: Participant, C

CALCULATION METHOD: ASC 715

Period		(CR)	(DR)	(DR)	(CR)	(DR)	(CR)	(CR)	
From	To	Cash Benefits Paid	Net Periodic Pension Cost	Other Comprehensive Income	Deferred Compensation Liability	Deferred Tax Asset	Deferred Tax Benefit	Deferred Tax Expense	Accrued Liability
01/01/2012	12/31/2012	0	9,630	8,015	17,645	7,058	3,206	3,852	17,645
01/01/2013	12/31/2013	0	10,238	(902)	9,336	3,735	(361)	4,095	26,981
01/01/2014	12/31/2014	0	10,840	(1,147)	9,692	3,877	(459)	4,336	36,673
01/01/2015	12/31/2015	0	12,064	590	12,655	5,062	236	4,826	49,328
01/01/2016	12/31/2016	0	13,282	(43)	13,238	5,295	(17)	5,313	62,566
01/01/2017	12/31/2017	0	14,266	(1,288)	12,978	5,191	(515)	5,706	75,544
01/01/2018	12/31/2018	0	15,442	(333)	15,109	6,044	(133)	6,177	90,653
01/01/2019	12/31/2019	0	16,764	(333)	16,431	6,572	(133)	6,706	107,084
01/01/2020	12/31/2020	0	18,181	(333)	17,847	7,139	(133)	7,272	124,931
01/01/2021	12/31/2021	0	19,698	(333)	19,364	7,746	(133)	7,879	144,296
01/01/2022	12/31/2022	0	21,322	(333)	20,988	8,395	(133)	8,529	165,284
01/01/2023	12/31/2023	0	23,060	(333)	22,727	9,091	(133)	9,224	188,011
01/01/2024	12/31/2024	0	24,919	(333)	24,586	9,834	(133)	9,968	212,597
01/01/2025	12/31/2025	0	26,908	(333)	26,575	10,630	(133)	10,763	239,172
01/01/2026	12/31/2026	0	29,034	(333)	28,701	11,480	(133)	11,614	267,872
01/01/2027	12/31/2027	0	31,324	(352)	30,973	12,389	(141)	12,530	298,845
01/01/2028	12/31/2028	0	33,752	(352)	33,400	13,360	(141)	13,501	332,245
01/01/2029	12/31/2029	0	36,345	(352)	35,993	14,397	(141)	14,538	368,238
01/01/2030	12/31/2030	0	39,113	(352)	38,762	15,505	(141)	15,645	407,000
01/01/2031	12/31/2031	0	42,069	(352)	41,718	16,687	(141)	16,828	448,718
01/01/2032	12/31/2032	0	45,241	(370)	44,872	17,949	(148)	18,097	493,590
01/01/2033	12/31/2033	0	48,478	(241)	48,237	19,295	(96)	19,391	541,827
01/01/2034	12/31/2034	0	51,809	18	51,827	20,731	7	20,724	593,654
01/01/2035	12/31/2035	0	55,637	18	55,655	22,262	7	22,255	649,309
01/01/2036	12/31/2036	0	59,718	18	59,736	23,895	7	23,887	709,045
01/01/2037	12/31/2037	0	64,069	18	64,087	25,635	7	25,627	773,132
01/01/2038	12/31/2038	0	68,705	18	68,723	27,489	7	27,482	841,855
01/01/2039	12/31/2039	0	73,644	18	73,662	29,465	7	29,458	915,517
01/01/2040	12/31/2040	0	78,906	18	78,924	31,570	7	31,562	994,441
01/01/2041	12/31/2041	0	84,509	18	84,527	33,811	7	33,804	1,078,968
01/01/2042	12/31/2042	93,170	51,729	0	(41,441)	(16,576)	0	(16,576)	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 715

Period		(CR)	(DR)	(DR)	(CR)	(DR)	(CR)	(CR)	
<u>From</u>	<u>To</u>	Cash Benefits <u>Paid</u>	Net Periodic Pension <u>Cost</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 715

Period		(CR)	(DR)	(DR)	(CR)	(DR)	(CR)	(CR)	
From	To	Cash Benefits Paid	Net Periodic Pension Cost	Other Comprehensive Income	Deferred Compensation Liability	Deferred Tax Asset	Deferred Tax Benefit	Deferred Tax Expense	Accrued Liability
01/01/2012	12/31/2012	0	69,841	291,218	361,059	144,423	116,487	27,936	361,059
01/01/2013	12/31/2013	0	72,889	(24,606)	48,282	19,313	(9,842)	29,155	409,341
01/01/2014	12/31/2014	0	75,499	(25,478)	50,021	20,009	(10,191)	30,200	459,363
01/01/2015	12/31/2015	0	83,585	12,174	95,759	38,303	4,870	33,434	555,121
01/01/2016	12/31/2016	0	90,784	(16,081)	74,703	29,881	(6,432)	36,314	629,824
01/01/2017	12/31/2017	0	96,708	(14,834)	81,874	32,750	(5,934)	38,683	711,698
01/01/2018	12/31/2018	0	103,344	(14,194)	89,151	35,660	(5,677)	41,338	800,849
01/01/2019	12/31/2019	0	110,480	(14,194)	96,286	38,515	(5,677)	44,192	897,135
01/01/2020	12/31/2020	0	118,106	(14,194)	103,913	41,565	(5,677)	47,243	1,001,048
01/01/2021	12/31/2021	0	126,255	(14,194)	112,061	44,825	(5,677)	50,502	1,113,109
01/01/2022	12/31/2022	0	134,958	(14,194)	120,765	48,306	(5,677)	53,983	1,233,874
01/01/2023	12/31/2023	0	144,252	(14,194)	130,058	52,023	(5,677)	57,701	1,363,933
01/01/2024	12/31/2024	0	154,173	(14,194)	139,980	55,992	(5,677)	61,669	1,503,912
01/01/2025	12/31/2025	0	164,761	(14,194)	150,568	60,227	(5,677)	65,905	1,654,480
01/01/2026	12/31/2026	0	176,058	(14,194)	161,865	64,746	(5,677)	70,423	1,816,345
01/01/2027	12/31/2027	81,929	149,238	(14,159)	53,150	21,260	(5,664)	26,924	1,869,495
01/01/2028	12/31/2028	89,377	153,732	(14,159)	50,196	20,079	(5,664)	25,742	1,919,692
01/01/2029	12/31/2029	89,377	158,668	(14,159)	55,132	22,053	(5,664)	27,716	1,974,823
01/01/2030	12/31/2030	89,377	163,971	(14,159)	60,435	24,174	(5,664)	29,838	2,035,258
01/01/2031	12/31/2031	89,377	169,667	(14,159)	66,131	26,452	(5,664)	32,116	2,101,389
01/01/2032	12/31/2032	170,490	137,298	(14,125)	(47,316)	(18,926)	(5,650)	(13,277)	2,054,073
01/01/2033	12/31/2033	177,863	130,914	(9,454)	(56,403)	(22,561)	(3,781)	(18,780)	1,997,671
01/01/2034	12/31/2034	177,863	119,853	(35)	(58,045)	(23,218)	(14)	(23,204)	1,939,626
01/01/2035	12/31/2035	177,863	118,188	(35)	(59,710)	(23,884)	(14)	(23,870)	1,879,915
01/01/2036	12/31/2036	177,863	116,501	(35)	(61,397)	(24,559)	(14)	(24,545)	1,818,518
01/01/2037	12/31/2037	177,863	114,794	(35)	(63,104)	(25,241)	(14)	(25,228)	1,755,415
01/01/2038	12/31/2038	177,863	113,071	(35)	(64,827)	(25,931)	(14)	(25,917)	1,690,588
01/01/2039	12/31/2039	177,863	111,333	(35)	(66,565)	(26,626)	(14)	(26,612)	1,624,022
01/01/2040	12/31/2040	177,863	109,583	(35)	(68,315)	(27,326)	(14)	(27,312)	1,555,708
01/01/2041	12/31/2041	177,863	107,825	(35)	(70,073)	(28,029)	(14)	(28,015)	1,485,634
01/01/2042	12/31/2042	189,104	69,301	0	(119,803)	(47,921)	0	(47,921)	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 715

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: Individual Detailed Projections

CALCULATION METHOD: ASC 715

Period		-----Net Periodic Pension Cost-----													Present
From	To	Age	Cash Benefits Paid	Service Cost	Interest Cost	(Gain) Loss Amortized	Prior Service Cost Amortized	Other Comprehensive Income	Deferred Tax Asset	Deferred Tax Benefit	Deferred Tax Expense	Projected Benefit Obligation	Accumulated Benefit Obligation	Value of Remaining Obligation	Accrued Liability
Participant, A															
01/01/2012	12/31/2012	45	0	13,641	4,547	0	4,197	86,745	43,652	34,698	8,954	109,131	62,236	368,353	109,131
01/01/2013	12/31/2013	46	0	13,906	5,298	0	4,197	(7,376)	6,410	(2,950)	9,360	125,156	73,516	375,506	125,156
01/01/2014	12/31/2014	47	0	14,176	6,076	(162)	4,197	(7,681)	6,643	(3,072)	9,715	141,762	85,769	382,797	141,762
01/01/2015	12/31/2015	48	0	15,897	7,570	(357)	4,197	5,794	13,240	2,318	10,923	174,863	108,969	429,253	174,863
01/01/2016	12/31/2016	49	0	16,942	8,874	188	4,197	(1,762)	11,376	(705)	12,081	203,303	130,492	457,478	203,303
01/01/2017	12/31/2017	50	0	17,571	10,041	346	4,197	(7,032)	10,049	(2,813)	12,862	228,426	151,017	474,472	228,426
01/01/2018	12/31/2018	51	0	18,450	11,421	187	4,197	(4,384)	11,948	(1,754)	13,702	258,297	175,888	498,196	258,297
01/01/2019	12/31/2019	52	0	19,372	12,915	187	4,197	(4,384)	12,915	(1,754)	14,668	290,585	203,810	523,105	290,585
01/01/2020	12/31/2020	53	0	20,341	14,529	187	4,197	(4,384)	13,948	(1,754)	15,702	325,455	235,115	549,261	325,455
01/01/2021	12/31/2021	54	0	21,358	16,273	187	4,197	(4,384)	15,052	(1,754)	16,806	363,085	270,170	576,724	363,085
01/01/2022	12/31/2022	55	0	22,426	18,154	187	4,197	(4,384)	16,232	(1,754)	17,986	403,666	309,376	605,560	403,666
01/01/2023	12/31/2023	56	0	23,547	20,183	187	4,197	(4,384)	17,492	(1,754)	19,246	447,396	353,179	635,838	447,396
01/01/2024	12/31/2024	57	0	24,725	22,370	187	4,197	(4,384)	18,838	(1,754)	20,591	494,490	402,066	667,630	494,490
01/01/2025	12/31/2025	58	0	25,961	24,725	187	4,197	(4,384)	20,274	(1,754)	22,028	545,176	456,576	701,011	545,176
01/01/2026	12/31/2026	59	0	27,259	27,259	187	4,197	(4,384)	21,807	(1,754)	23,561	599,693	517,301	736,062	599,693
01/01/2027	12/31/2027	60	0	28,622	29,985	125	4,197	(4,322)	23,443	(1,729)	25,171	658,300	584,891	772,865	658,300
01/01/2028	12/31/2028	61	0	30,053	32,915	125	4,197	(4,322)	25,187	(1,729)	26,916	721,267	660,062	811,508	721,267
01/01/2029	12/31/2029	62	0	31,555	36,063	125	4,197	(4,322)	27,048	(1,729)	28,776	788,886	743,601	852,083	788,886
01/01/2030	12/31/2030	63	0	33,133	39,444	125	4,197	(4,322)	29,031	(1,729)	30,760	861,464	836,372	894,688	861,464
01/01/2031	12/31/2031	64	0	34,790	43,073	125	4,197	(4,322)	31,145	(1,729)	32,874	939,327	939,327	939,422	939,327
01/01/2032	12/31/2032	65	81,113	96	44,951	62	4,197	(4,259)	(14,426)	(1,704)	(12,723)	903,261	903,261	903,261	903,261
01/01/2033	12/31/2033	66	88,486	0	42,775	62	2,806	(2,868)	(18,285)	(1,147)	(17,137)	857,549	857,549	857,549	857,549
01/01/2034	12/31/2034	67	88,486	0	40,489	62	0	(62)	(19,199)	(25)	(19,174)	809,552	809,552	809,552	809,552
01/01/2035	12/31/2035	68	88,486	0	38,089	62	0	(62)	(20,159)	(25)	(20,134)	759,155	759,155	759,155	759,155
01/01/2036	12/31/2036	69	88,486	0	35,569	62	0	(62)	(21,167)	(25)	(21,142)	706,238	706,238	706,238	706,238
01/01/2037	12/31/2037	70	88,486	0	32,924	62	0	(62)	(22,225)	(25)	(22,200)	650,675	650,675	650,675	650,675
01/01/2038	12/31/2038	71	88,486	0	30,145	62	0	(62)	(23,336)	(25)	(23,311)	592,334	592,334	592,334	592,334
01/01/2039	12/31/2039	72	88,486	0	27,228	62	0	(62)	(24,503)	(25)	(24,478)	531,076	531,076	531,076	531,076
01/01/2040	12/31/2040	73	88,486	0	24,166	62	0	(62)	(25,728)	(25)	(25,703)	466,755	466,755	466,755	466,755

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Individual Detailed Projections

CALCULATION METHOD: ASC 715

			-----Net Periodic Pension Cost-----												
Period			Cash			(Gain)	Prior	Other	Deferred	Deferred	Deferred	Projected	Accumulated	Present	
From	To	Age	Benefits	Service	Interest	Loss	Service Cost	Comprehensive	Tax	Tax	Tax	Benefit	Benefit	Value of	Accrued
			<u>Paid</u>	<u>Cost</u>	<u>Cost</u>	<u>Amortized</u>	<u>Amortized</u>	<u>Income</u>	<u>Asset</u>	<u>Benefit</u>	<u>Expense</u>	<u>Obligation</u>	<u>Obligation</u>	<u>Obligation</u>	<u>Liability</u>
01/01/2041	12/31/2041	74	88,486	0	20,949	62	0	(62)	(27,015)	(25)	(26,990)	399,218	399,218	399,218	399,218
01/01/2042	12/31/2042	75	88,486	0	17,573	0	0	0	(28,366)	0	(28,365)	328,304	328,304	328,304	328,304
01/01/2043	12/31/2043	76	88,486	0	14,027	0	0	0	(29,784)	0	(29,784)	253,844	253,844	253,844	253,844
01/01/2044	12/31/2044	77	88,486	0	10,304	0	0	0	(31,273)	0	(31,273)	175,662	175,662	175,662	175,662
01/01/2045	12/31/2045	78	88,486	0	6,395	0	0	0	(32,837)	0	(32,837)	93,570	93,570	93,570	93,570
01/01/2046	12/31/2046	79	88,486	0	2,290	0	0	0	(34,479)	0	(34,479)	7,374	7,374	7,374	7,374
01/01/2047	12/31/2047	80	7,374	0	0	0	0	0	(2,950)	0	(2,950)	0	0	0	0
Total:			1,327,297	453,820	779,589	2,945	90,942	0	0	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: Individual Detailed Projections

CALCULATION METHOD: ASC 715

Period		-----Net Periodic Pension Cost-----											Present	Accrued	
From	To	Age	Cash Benefits Paid	Service Cost	Interest Cost	(Gain) Loss Amortized	Prior Service Cost Amortized	Other Comprehensive Income	Deferred Tax Asset	Deferred Tax Benefit	Deferred Tax Expense	Projected Benefit Obligation	Accumulated Benefit Obligation	Value of Remaining Obligation	Liability
Participant, B															
01/01/2012	12/31/2012	50	0	18,022	10,298	0	9,505	196,458	93,713	78,583	15,130	234,283	154,889	486,638	234,283
01/01/2013	12/31/2013	51	0	18,372	11,373	0	9,505	(16,329)	9,168	(6,532)	15,700	257,204	175,144	496,087	257,204
01/01/2014	12/31/2014	52	0	18,728	12,486	(347)	9,505	(16,650)	9,489	(6,660)	16,149	280,927	197,037	505,720	280,927
01/01/2015	12/31/2015	53	0	20,683	14,774	(748)	9,505	5,789	20,001	2,316	17,686	330,930	239,071	558,501	330,930
01/01/2016	12/31/2016	54	0	21,409	16,312	75	9,505	(14,276)	13,210	(5,710)	18,920	363,955	270,817	578,105	363,955
01/01/2017	12/31/2017	55	0	22,652	18,337	(207)	9,505	(6,515)	17,509	(2,606)	20,115	407,728	312,489	611,654	407,728
01/01/2018	12/31/2018	56	0	23,784	20,386	(29)	9,505	(9,476)	17,668	(3,790)	21,459	451,898	356,733	642,236	451,898
01/01/2019	12/31/2019	57	0	24,973	22,595	(29)	9,505	(9,476)	19,027	(3,790)	22,818	499,467	406,112	674,348	499,467
01/01/2020	12/31/2020	58	0	26,222	24,973	(29)	9,505	(9,476)	20,478	(3,790)	24,269	550,662	461,171	708,066	550,662
01/01/2021	12/31/2021	59	0	27,533	27,533	(29)	9,505	(9,476)	22,026	(3,790)	25,817	605,728	522,506	743,469	605,728
01/01/2022	12/31/2022	60	0	28,910	30,286	(29)	9,505	(9,476)	23,678	(3,790)	27,469	664,924	590,777	780,642	664,924
01/01/2023	12/31/2023	61	0	30,355	33,246	(29)	9,505	(9,476)	25,441	(3,790)	29,231	728,526	666,704	819,675	728,526
01/01/2024	12/31/2024	62	0	31,873	36,426	(29)	9,505	(9,476)	27,320	(3,790)	31,110	796,825	751,084	860,658	796,825
01/01/2025	12/31/2025	63	0	33,467	39,841	(29)	9,505	(9,476)	29,323	(3,790)	33,114	870,133	844,789	903,691	870,133
01/01/2026	12/31/2026	64	0	35,140	43,507	(29)	9,505	(9,476)	31,459	(3,790)	35,249	948,779	948,779	948,876	948,779
01/01/2027	12/31/2027	65	81,929	97	45,403	(19)	9,505	(9,486)	(14,571)	(3,794)	(10,777)	912,351	912,351	912,351	912,351
01/01/2028	12/31/2028	66	89,377	0	43,205	(19)	9,505	(9,486)	(18,469)	(3,794)	(14,674)	866,179	866,179	866,179	866,179
01/01/2029	12/31/2029	67	89,377	0	40,897	(19)	9,505	(9,486)	(19,392)	(3,794)	(15,598)	817,699	817,699	817,699	817,699
01/01/2030	12/31/2030	68	89,377	0	38,473	(19)	9,505	(9,486)	(20,362)	(3,794)	(16,567)	766,794	766,794	766,794	766,794
01/01/2031	12/31/2031	69	89,377	0	35,927	(19)	9,505	(9,486)	(21,380)	(3,794)	(17,585)	713,345	713,345	713,345	713,345
01/01/2032	12/31/2032	70	89,377	0	33,255	(10)	9,505	(9,496)	(22,449)	(3,798)	(18,651)	657,223	657,223	657,223	657,223
01/01/2033	12/31/2033	71	89,377	0	30,449	(10)	6,354	(6,345)	(23,571)	(2,538)	(21,033)	598,295	598,295	598,295	598,295
01/01/2034	12/31/2034	72	89,377	0	27,502	(10)	0	10	(24,750)	4	(24,754)	536,420	536,420	536,420	536,420
01/01/2035	12/31/2035	73	89,377	0	24,409	(10)	0	10	(25,987)	4	(25,991)	471,452	471,452	471,452	471,452
01/01/2036	12/31/2036	74	89,377	0	21,160	(10)	0	10	(27,287)	4	(27,291)	403,235	403,235	403,235	403,235
01/01/2037	12/31/2037	75	89,377	0	17,749	(10)	0	10	(28,651)	4	(28,655)	331,608	331,608	331,608	331,608
01/01/2038	12/31/2038	76	89,377	0	14,168	(10)	0	10	(30,084)	4	(30,087)	256,399	256,399	256,399	256,399
01/01/2039	12/31/2039	77	89,377	0	10,408	(10)	0	10	(31,588)	4	(31,592)	177,430	177,430	177,430	177,430
01/01/2040	12/31/2040	78	89,377	0	6,459	(10)	0	10	(33,167)	4	(33,171)	94,512	94,512	94,512	94,512

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Individual Detailed Projections

CALCULATION METHOD: ASC 715

			-----Net Periodic Pension Cost-----												
Period			Cash	Service	Interest	(Gain)	Prior	Other	Deferred	Deferred	Deferred	Projected	Accumulated	Present	Accrued
From	To	Age	Benefits	Cost	Cost	Loss	Service Cost	Comprehensive	Tax	Tax	Tax	Benefit	Benefit	Value of	Liability
			<u>Paid</u>	<u>Cost</u>	<u>Cost</u>	<u>Amortized</u>	<u>Amortized</u>	<u>Income</u>	<u>Asset</u>	<u>Benefit</u>	<u>Expense</u>	<u>Obligation</u>	<u>Obligation</u>	<u>Obligation</u>	<u>Liability</u>
01/01/2041	12/31/2041	79	89,377	0	2,313	(10)	0	10	(34,825)	4	(34,829)	7,448	7,448	7,448	7,448
01/01/2042	12/31/2042	80	7,448	0	0	0	0	0	(2,979)	0	(2,979)	0	0	0	0
Total:			1,340,654	382,220	754,152	(1,681)	205,963	0	0	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: Individual Detailed Projections

CALCULATION METHOD: ASC 715

Period		-----Net Periodic Pension Cost-----											Present		
From	To	Age	Cash Benefits Paid	Service Cost	Interest Cost	(Gain) Loss Amortized	Prior Service Cost Amortized	Other Comprehensive Income	Deferred Tax Asset	Deferred Tax Benefit	Deferred Tax Expense	Projected Benefit Obligation	Accumulated Benefit Obligation	Value of Remaining Obligation	Accrued Liability
Participant, C															
01/01/2012	12/31/2012	35	0	8,822	420	0	388	8,015	7,058	3,206	3,852	17,645	7,487	273,518	17,645
01/01/2013	12/31/2013	36	0	8,994	857	0	388	(902)	3,735	(361)	4,095	26,981	11,793	278,829	26,981
01/01/2014	12/31/2014	37	0	9,168	1,310	(26)	388	(1,147)	3,877	(459)	4,336	36,673	16,510	284,243	36,673
01/01/2015	12/31/2015	38	0	9,866	1,879	(68)	388	590	5,062	236	4,826	49,328	22,873	305,861	49,328
01/01/2016	12/31/2016	39	0	10,428	2,483	(17)	388	(43)	5,295	(17)	5,313	62,566	29,882	323,287	62,566
01/01/2017	12/31/2017	40	0	10,792	3,083	3	388	(1,288)	5,191	(515)	5,706	75,544	37,163	334,583	75,544
01/01/2018	12/31/2018	41	0	11,332	3,777	(54)	388	(333)	6,044	(133)	6,177	90,653	45,933	351,312	90,653
01/01/2019	12/31/2019	42	0	11,898	4,533	(54)	388	(333)	6,572	(133)	6,706	107,084	55,886	368,878	107,084
01/01/2020	12/31/2020	43	0	12,493	5,354	(54)	388	(333)	7,139	(133)	7,272	124,931	67,157	387,322	124,931
01/01/2021	12/31/2021	44	0	13,118	6,247	(54)	388	(333)	7,746	(133)	7,879	144,296	79,893	406,688	144,296
01/01/2022	12/31/2022	45	0	13,774	7,215	(54)	388	(333)	8,395	(133)	8,529	165,284	94,259	427,022	165,284
01/01/2023	12/31/2023	46	0	14,462	8,264	(54)	388	(333)	9,091	(133)	9,224	188,011	110,437	448,373	188,011
01/01/2024	12/31/2024	47	0	15,185	9,401	(54)	388	(333)	9,834	(133)	9,968	212,597	128,625	470,792	212,597
01/01/2025	12/31/2025	48	0	15,945	10,630	(54)	388	(333)	10,630	(133)	10,763	239,172	149,044	494,332	239,172
01/01/2026	12/31/2026	49	0	16,742	11,959	(54)	388	(333)	11,480	(133)	11,614	267,872	171,937	519,048	267,872
01/01/2027	12/31/2027	50	0	17,579	13,394	(36)	388	(352)	12,389	(141)	12,530	298,845	197,572	545,001	298,845
01/01/2028	12/31/2028	51	0	18,458	14,942	(36)	388	(352)	13,360	(141)	13,501	332,245	226,243	572,251	332,245
01/01/2029	12/31/2029	52	0	19,381	16,612	(36)	388	(352)	14,397	(141)	14,538	368,238	258,275	600,863	368,238
01/01/2030	12/31/2030	53	0	20,350	18,412	(36)	388	(352)	15,505	(141)	15,645	407,000	294,026	630,906	407,000
01/01/2031	12/31/2031	54	0	21,368	20,350	(36)	388	(352)	16,687	(141)	16,828	448,718	333,888	662,452	448,718
01/01/2032	12/31/2032	55	0	22,436	22,436	(18)	388	(370)	17,949	(148)	18,097	493,590	378,295	695,574	493,590
01/01/2033	12/31/2033	56	0	23,558	24,679	(18)	259	(241)	19,295	(96)	19,391	541,827	427,723	730,353	541,827
01/01/2034	12/31/2034	57	0	24,736	27,091	(18)	0	18	20,731	7	20,724	593,654	482,695	766,871	593,654
01/01/2035	12/31/2035	58	0	25,972	29,683	(18)	0	18	22,262	7	22,255	649,309	543,786	805,214	649,309
01/01/2036	12/31/2036	59	0	27,271	32,465	(18)	0	18	23,895	7	23,887	709,045	611,629	845,475	709,045
01/01/2037	12/31/2037	60	0	28,635	35,452	(18)	0	18	25,635	7	25,627	773,132	686,918	887,748	773,132
01/01/2038	12/31/2038	61	0	30,066	38,657	(18)	0	18	27,489	7	27,482	841,855	770,416	932,136	841,855
01/01/2039	12/31/2039	62	0	31,570	42,093	(18)	0	18	29,465	7	29,458	915,517	862,963	978,743	915,517
01/01/2040	12/31/2040	63	0	33,148	45,776	(18)	0	18	31,570	7	31,562	994,441	965,477	1,027,680	994,441

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Individual Detailed Projections

CALCULATION METHOD: ASC 715

			-----Net Periodic Pension Cost-----												
Period			Cash			(Gain)	Prior	Other	Deferred	Deferred	Deferred	Projected	Accumulated	Present	
From	To	Age	Benefits	Service	Interest	Loss	Service Cost	Comprehensive	Tax	Tax	Tax	Benefit	Benefit	Value of	Accrued
			Paid	Cost	Cost	Amortized	Amortized	Income	Asset	Benefit	Expense	Obligation	Obligation	Remaining	Liability
01/01/2041	12/31/2041	64	0	34,805	49,722	(18)	0	18	33,811	7	33,804	1,078,968	1,078,968	1,079,064	1,078,968
01/01/2042	12/31/2042	65	93,170	96	51,633	0	0	0	(16,576)	0	(16,576)	1,037,528	1,037,528	1,037,528	1,037,528
01/01/2043	12/31/2043	66	101,640	0	49,133	0	0	0	(21,003)	0	(21,003)	985,021	985,021	985,021	985,021
01/01/2044	12/31/2044	67	101,640	0	46,508	0	0	0	(22,053)	0	(22,053)	929,889	929,889	929,889	929,889
01/01/2045	12/31/2045	68	101,640	0	43,751	0	0	0	(23,155)	0	(23,155)	872,000	872,000	872,000	872,000
01/01/2046	12/31/2046	69	101,640	0	40,857	0	0	0	(24,313)	0	(24,313)	811,218	811,218	811,218	811,218
01/01/2047	12/31/2047	70	101,640	0	37,818	0	0	0	(25,529)	0	(25,529)	747,395	747,395	747,395	747,395
01/01/2048	12/31/2048	71	101,640	0	34,626	0	0	0	(26,805)	0	(26,805)	680,382	680,382	680,382	680,382
01/01/2049	12/31/2049	72	101,640	0	31,276	0	0	0	(28,146)	0	(28,146)	610,018	610,018	610,018	610,018
01/01/2050	12/31/2050	73	101,640	0	27,758	0	0	0	(29,553)	0	(29,553)	536,136	536,136	536,136	536,136
01/01/2051	12/31/2051	74	101,640	0	24,064	0	0	0	(31,030)	0	(31,030)	458,560	458,560	458,560	458,560
01/01/2052	12/31/2052	75	101,640	0	20,185	0	0	0	(32,582)	0	(32,582)	377,105	377,105	377,105	377,105
01/01/2053	12/31/2053	76	101,640	0	16,112	0	0	0	(34,211)	0	(34,211)	291,577	291,577	291,577	291,577
01/01/2054	12/31/2054	77	101,640	0	11,836	0	0	0	(35,922)	0	(35,922)	201,773	201,773	201,773	201,773
01/01/2055	12/31/2055	78	101,640	0	7,345	0	0	0	(37,718)	0	(37,718)	107,479	107,479	107,479	107,479
01/01/2056	12/31/2056	79	101,640	0	2,631	0	0	0	(39,604)	0	(39,604)	8,470	8,470	8,470	8,470
01/01/2057	12/31/2057	80	8,470	0	0	0	0	0	(3,388)	0	(3,388)	0	0	0	0
Total:			1,524,596	562,447	954,706	(959)	8,402	0	0	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: Plan Detailed Projections

CALCULATION METHOD: ASC 715

Period		-----Net Periodic Pension Cost-----											Present	
From	To	Cash Benefits Paid	Service Cost	Interest Cost	(Gain) Loss Amortized	Prior Service Cost Amortized	Other Comprehensive Income	Deferred Tax Asset	Deferred Tax Benefit	Deferred Tax Expense	Projected Benefit Obligation	Accumulated Benefit Obligation	Value of Remaining Obligation	Accrued Liability
01/01/2012	12/31/2012	0	40,486	15,265	0	14,090	291,218	144,423	116,487	27,936	361,059	224,612	1,128,509	361,059
01/01/2013	12/31/2013	0	41,272	17,527	0	14,090	(24,606)	19,313	(9,842)	29,155	409,341	260,452	1,150,422	409,341
01/01/2014	12/31/2014	0	42,073	19,871	(535)	14,090	(25,478)	20,009	(10,191)	30,200	459,363	299,315	1,172,760	459,363
01/01/2015	12/31/2015	0	46,445	24,223	(1,173)	14,090	12,174	38,303	4,870	33,434	555,121	370,913	1,293,615	555,121
01/01/2016	12/31/2016	0	48,779	27,669	247	14,090	(16,081)	29,881	(6,432)	36,314	629,824	431,191	1,358,870	629,824
01/01/2017	12/31/2017	0	51,015	31,461	142	14,090	(14,834)	32,750	(5,934)	38,683	711,698	500,669	1,420,709	711,698
01/01/2018	12/31/2018	0	53,566	35,585	104	14,090	(14,194)	35,660	(5,677)	41,338	800,849	578,554	1,491,744	800,849
01/01/2019	12/31/2019	0	56,244	40,042	104	14,090	(14,194)	38,515	(5,677)	44,192	897,135	665,809	1,566,331	897,135
01/01/2020	12/31/2020	0	59,056	44,857	104	14,090	(14,194)	41,565	(5,677)	47,243	1,001,048	763,443	1,644,648	1,001,048
01/01/2021	12/31/2021	0	62,009	50,052	104	14,090	(14,194)	44,825	(5,677)	50,502	1,113,109	872,569	1,726,880	1,113,109
01/01/2022	12/31/2022	0	65,109	55,655	104	14,090	(14,194)	48,306	(5,677)	53,983	1,233,874	994,412	1,813,224	1,233,874
01/01/2023	12/31/2023	0	68,365	61,694	104	14,090	(14,194)	52,023	(5,677)	57,701	1,363,933	1,130,319	1,903,886	1,363,933
01/01/2024	12/31/2024	0	71,783	68,197	104	14,090	(14,194)	55,992	(5,677)	61,669	1,503,912	1,281,774	1,999,080	1,503,912
01/01/2025	12/31/2025	0	75,372	75,196	104	14,090	(14,194)	60,227	(5,677)	65,905	1,654,480	1,450,409	2,099,034	1,654,480
01/01/2026	12/31/2026	0	79,141	82,724	104	14,090	(14,194)	64,746	(5,677)	70,423	1,816,345	1,638,017	2,203,986	1,816,345
01/01/2027	12/31/2027	81,929	46,298	88,782	69	14,090	(14,159)	21,260	(5,664)	26,924	1,869,495	1,694,813	2,230,216	1,869,495
01/01/2028	12/31/2028	89,377	48,511	91,062	69	14,090	(14,159)	20,079	(5,664)	25,742	1,919,692	1,752,484	2,249,938	1,919,692
01/01/2029	12/31/2029	89,377	50,936	93,572	69	14,090	(14,159)	22,053	(5,664)	27,716	1,974,823	1,819,575	2,270,645	1,974,823
01/01/2030	12/31/2030	89,377	53,483	96,329	69	14,090	(14,159)	24,174	(5,664)	29,838	2,035,258	1,897,193	2,292,388	2,035,258
01/01/2031	12/31/2031	89,377	56,157	99,351	69	14,090	(14,159)	26,452	(5,664)	32,116	2,101,389	1,986,560	2,315,218	2,101,389
01/01/2032	12/31/2032	170,490	22,532	100,642	35	14,090	(14,125)	(18,926)	(5,650)	(13,277)	2,054,073	1,938,779	2,256,058	2,054,073
01/01/2033	12/31/2033	177,863	23,558	97,903	35	9,419	(9,454)	(22,561)	(3,781)	(18,780)	1,997,671	1,883,567	2,186,197	1,997,671
01/01/2034	12/31/2034	177,863	24,736	95,083	35	0	(35)	(23,218)	(14)	(23,204)	1,939,626	1,828,667	2,112,843	1,939,626
01/01/2035	12/31/2035	177,863	25,972	92,181	35	0	(35)	(23,884)	(14)	(23,870)	1,879,915	1,774,393	2,035,821	1,879,915
01/01/2036	12/31/2036	177,863	27,271	89,195	35	0	(35)	(24,559)	(14)	(24,545)	1,818,518	1,721,102	1,954,948	1,818,518
01/01/2037	12/31/2037	177,863	28,635	86,125	35	0	(35)	(25,241)	(14)	(25,228)	1,755,415	1,669,200	1,870,031	1,755,415
01/01/2038	12/31/2038	177,863	30,066	82,970	35	0	(35)	(25,931)	(14)	(25,917)	1,690,588	1,619,149	1,780,869	1,690,588
01/01/2039	12/31/2039	177,863	31,570	79,729	35	0	(35)	(26,626)	(14)	(26,612)	1,624,022	1,571,468	1,687,248	1,624,022
01/01/2040	12/31/2040	177,863	33,148	76,401	35	0	(35)	(27,326)	(14)	(27,312)	1,555,708	1,526,743	1,588,946	1,555,708
01/01/2041	12/31/2041	177,863	34,805	72,985	35	0	(35)	(28,029)	(14)	(28,015)	1,485,634	1,485,634	1,485,730	1,485,634
01/01/2042	12/31/2042	189,104	96	69,206	0	0	0	(47,921)	0	(47,921)	1,365,831	1,365,831	1,365,831	1,365,831

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Plan Detailed Projections

CALCULATION METHOD: ASC 715

Period		-----Net Periodic Pension Cost-----											Present	Accrued
From	To	Cash Benefits Paid	Service Cost	Interest Cost	(Gain) Loss Amortized	Prior Service Cost Amortized	Other Comprehensive Income	Deferred Tax Asset	Deferred Tax Benefit	Deferred Tax Expense	Projected Benefit Obligation	Accumulated Benefit Obligation	Value of Remaining Obligation	Liability
01/01/2043	12/31/2043	190,126	0	63,160	0	0	0	(50,786)	0	(50,786)	1,238,865	1,238,865	1,238,865	1,238,865
01/01/2044	12/31/2044	190,126	0	56,812	0	0	0	(53,326)	0	(53,326)	1,105,551	1,105,551	1,105,551	1,105,551
01/01/2045	12/31/2045	190,126	0	50,146	0	0	0	(55,992)	0	(55,992)	965,571	965,571	965,571	965,571
01/01/2046	12/31/2046	190,126	0	43,147	0	0	0	(58,792)	0	(58,792)	818,591	818,591	818,591	818,591
01/01/2047	12/31/2047	109,014	0	37,818	0	0	0	(28,478)	0	(28,478)	747,395	747,395	747,395	747,395
01/01/2048	12/31/2048	101,640	0	34,626	0	0	0	(26,805)	0	(26,805)	680,382	680,382	680,382	680,382
01/01/2049	12/31/2049	101,640	0	31,276	0	0	0	(28,146)	0	(28,146)	610,018	610,018	610,018	610,018
01/01/2050	12/31/2050	101,640	0	27,758	0	0	0	(29,553)	0	(29,553)	536,136	536,136	536,136	536,136
01/01/2051	12/31/2051	101,640	0	24,064	0	0	0	(31,030)	0	(31,030)	458,560	458,560	458,560	458,560
01/01/2052	12/31/2052	101,640	0	20,185	0	0	0	(32,582)	0	(32,582)	377,105	377,105	377,105	377,105
01/01/2053	12/31/2053	101,640	0	16,112	0	0	0	(34,211)	0	(34,211)	291,577	291,577	291,577	291,577
01/01/2054	12/31/2054	101,640	0	11,836	0	0	0	(35,922)	0	(35,922)	201,773	201,773	201,773	201,773
01/01/2055	12/31/2055	101,640	0	7,345	0	0	0	(37,718)	0	(37,718)	107,479	107,479	107,479	107,479
01/01/2056	12/31/2056	101,640	0	2,631	0	0	0	(39,604)	0	(39,604)	8,470	8,470	8,470	8,470
01/01/2057	12/31/2057	8,470	0	0	0	0	0	(3,388)	0	(3,388)	0	0	0	0
Total:		4,192,548	1,398,487	2,488,448	305	305,308	0	0	0	0				

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: Individual Accrued Liabilities

CALCULATION METHOD: ASC 715

<u>Participant Name</u>	<u>Present Value of Remaining Obligation</u>	<u>Accrued Liability</u>
Participant, A	474,472	228,426
Participant, B	611,654	407,728
Participant, C	334,583	75,544
Total @ 12/31/2017:	1,420,709	711,698

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

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

CALCULATION METHOD: ASC 715

<u>Period From</u>	<u>To</u>	<u>Cash Benefits Paid</u>	<u>Net Periodic Pension (-) Cost</u>	<u>Income Tax Savings (=)</u>	<u>Net Effect On Earnings</u>
01/01/2012	12/31/2012	0	69,841	27,936	(41,905)
01/01/2013	12/31/2013	0	72,889	29,155	(43,733)
01/01/2014	12/31/2014	0	75,499	30,200	(45,300)
01/01/2015	12/31/2015	0	83,585	33,434	(50,151)
01/01/2016	12/31/2016	0	90,784	36,314	(54,471)
01/01/2017	12/31/2017	0	96,708	38,683	(58,025)
01/01/2018	12/31/2018	0	103,344	41,338	(62,006)
01/01/2019	12/31/2019	0	110,480	44,192	(66,288)
01/01/2020	12/31/2020	0	118,106	47,243	(70,864)
01/01/2021	12/31/2021	0	126,255	50,502	(75,753)
01/01/2022	12/31/2022	0	134,958	53,983	(80,975)
01/01/2023	12/31/2023	0	144,252	57,701	(86,551)
01/01/2024	12/31/2024	0	154,173	61,669	(92,504)
01/01/2025	12/31/2025	0	164,761	65,905	(98,857)
01/01/2026	12/31/2026	0	176,058	70,423	(105,635)
01/01/2027	12/31/2027	81,929	149,238	59,695	(89,543)
01/01/2028	12/31/2028	89,377	153,732	61,493	(92,239)
01/01/2029	12/31/2029	89,377	158,668	63,467	(95,201)
01/01/2030	12/31/2030	89,377	163,971	65,588	(98,383)
01/01/2031	12/31/2031	89,377	169,667	67,867	(101,800)
01/01/2032	12/31/2032	170,490	137,298	54,919	(82,379)
01/01/2033	12/31/2033	177,863	130,914	52,366	(78,549)
01/01/2034	12/31/2034	177,863	119,853	47,941	(71,912)
01/01/2035	12/31/2035	177,863	118,188	47,275	(70,913)
01/01/2036	12/31/2036	177,863	116,501	46,600	(69,900)
01/01/2037	12/31/2037	177,863	114,794	45,918	(68,877)
01/01/2038	12/31/2038	177,863	113,071	45,228	(67,843)
01/01/2039	12/31/2039	177,863	111,333	44,533	(66,800)
01/01/2040	12/31/2040	177,863	109,583	43,833	(65,750)
01/01/2041	12/31/2041	177,863	107,825	43,130	(64,695)
01/01/2042	12/31/2042	189,104	69,301	27,721	(41,581)
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 715

<u>Period From</u>	<u>To</u>	<u>Cash Benefits Paid</u>	<u>Net Periodic Pension (-) Cost</u>	<u>Income Tax Savings (=)</u>	<u>Net Effect On 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

EMPLOYER: Sample Client

PLAN: Nonqualified Defined Benefit (DB) Plan

REPORT: SFAS 132 Disclosures

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

Reconciliation of Benefit Obligation:

Benefit Obligation at Beginning of the Period	629,824
Service Cost	51,015
Interest Cost	31,461
(Gain)/Loss	(602)
Prior Service Cost	0
Benefits Paid	0
Benefit Obligation at end of the period	711,698

Funded Status:

Funded Status at end of the Period	711,698
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Accumulated Benefit Obligation	500,669
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Benefits Expected to be Paid:

First Year	0
Second Year	0
Third Year	0
Fourth Year	0
Fifth Year	0
Sixth to Tenth Year	81,929

Net Periodic Pension Cost:

Service Cost	51,015
Interest Cost	31,461
(Gain)/Loss Recognized	142
Prior Service Cost Recognized	14,090
Total	96,708

EMPLOYER: Sample Client
 PLAN: Nonqualified Defined Benefit (DB) Plan
 REPORT: SFAS 132 Disclosures
 FOR THE PERIOD: 01/01/2017 through 12/31/2017

Reconciliation of Accumulated Other Comprehensive Income:

(Gain)/Loss at the Beginning of the period	2,369
(Gain)/Loss Recognized in Other Comprehensive Income	(602)
(Gain)/Loss Removed from Other Comprehensive Income	142
(Gain)/Loss at the End of the period	1,625
Prior Service Cost at the Beginning of the period	234,858
Prior Service Cost Recognized in Other Comprehensive Income	0
Prior Service Cost Removed from Other Comprehensive Income	14,090
Prior Service Cost at the End of the period	220,768
Accumulated Other Comprehensive Income at the End of the Period	222,393

Estimated amounts that will be recognized over next accounting period:

(Gain)/Loss.....	104
Prior Service Cost.....	14,090

Assumptions Used in the Accounting:

Discount Rate *	5.00
Salary Inflation Rate	3.00
Bonus Inflation Rate	N/A
Social Security Inflation Rate	N/A
415 Inflation Rate	N/A
Other Offset Inflation Rate	N/A

* The rate displayed represents the Effective Annual Rate.