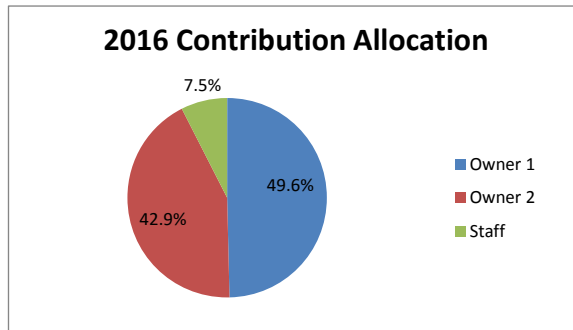


Example Plan 1 - No PS

Tiered Cash Balance and 401(k) New Comparability Profit Sharing Plan
 2016 Projected Funding Summary - Maximum Contribution & Owner Allocation



Participant	2016 Estimated Compensation	Cash Balance Plan	401(k) Profit Sharing Plan				Total
		2016 Pay Credit	Employee Deferral	SH Non-Elective	Profit Sharing	Subtotal	Combined Total
Owner 1 (48)	265,000.00	138,592.00	-	-	-	-	138,592.00
Owner 2 (46)	265,000.00	119,721.00	-	-	-	-	119,721.00
Owner Subtotal	530,000.00	258,313.00	-	-	-	-	258,313.00
Participant 1	192,500.00	-	-	-	5,775.00	5,775.00	5,775.00
HCE Subtotal	192,500.00	-	-	-	5,775.00	5,775.00	5,775.00
Participant 2	115,357.61	2,307.15	-	-	5,767.88	5,767.88	8,075.03
Participant 3	77,602.23	1,552.04	-	-	3,880.11	3,880.11	5,432.15
Participant 4	36,000.00	720.00	-	-	1,800.00	1,800.00	2,520.00
Participant 5	37,438.49	748.77	-	-	1,871.92	1,871.92	2,620.69
Participant 6	33,000.00	660.00	-	-	1,650.00	1,650.00	2,310.00
Participant 7	30,000.00	-	-	-	-	-	- inelig
Participant 8	25,000.00	-	-	-	-	-	- inelig
Participant 9	25,000.00	-	-	-	-	-	- inelig
Participant 10	24,375.00	-	-	-	-	-	- inelig
Staff Subtotal	403,773.33	5,987.97	-	-	14,969.91	14,969.91	20,957.88
Aggregate Total	1,126,273.33	264,300.97	-	-	20,744.91	20,744.91	285,045.88
Owner percentage - all \$	47.1%	97.7%			0.0%	0.0%	90.6%
Owner percentage - er \$	47.1%	97.7%			0.0%	0.0%	90.6%



Total Employer Cost/Deduction: 285,045.88
Total Owner Personal Deduction: -

Funding Illustration Assumptions:

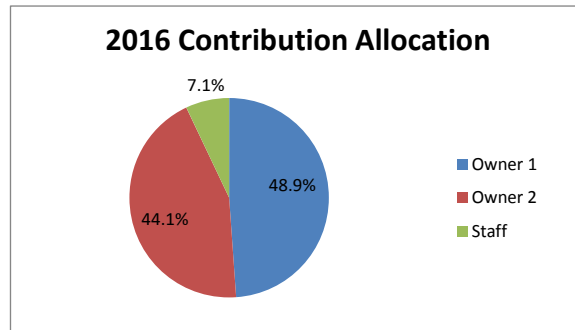
- Plans effective/restated 1/1/2016 with all employees aged 21 or older with 1 year of service over 1,000 hours eligible
- Tiered CB Formula of Max for Owners, 2.00% for All NHCE Staff; Normal Retirement Age of 62&5; Plan Assumed PBGC-covered; HCEs assumed as 120k+
- No 401(k) Deferral or Safe Harbor depicted but can be utilized for 2017; Profit Sharing as minimum to pass ND testing
- Results above based upon estimated data provided to PPI and current 2016 IRS mandated economic and demographic assumptions

Example Plan 1 - With PS

Tiered Cash Balance and 401(k) New Comparability Profit Sharing Plan
 2016 Projected Funding Summary - Maximum Contribution & Owner Allocation



Participant	2016 Estimated Compensation	Cash Balance Plan	401(k) Profit Sharing Plan				Total
		2016 Pay Credit	Employee Deferral	SH Non-Elective	Profit Sharing	Subtotal	Combined Total
Owner 1 (48)	265,000.00	138,592.00	-	-	53,000.00	53,000.00	191,592.00
Owner 2 (46)	265,000.00	119,721.00	-	-	53,000.00	53,000.00	172,721.00
Owner Subtotal	530,000.00	258,313.00	-	-	106,000.00	106,000.00	364,313.00
Participant 1	192,500.00	-	-	-	5,775.00	5,775.00	5,775.00
HCE Subtotal	192,500.00	-	-	-	5,775.00	5,775.00	5,775.00
Participant 2	115,357.61	2,307.15	-	-	8,167.32	8,167.32	10,474.47
Participant 3	77,602.23	1,552.04	-	-	5,494.24	5,494.24	7,046.28
Participant 4	36,000.00	720.00	-	-	2,548.80	2,548.80	3,268.80
Participant 5	37,438.49	748.77	-	-	2,650.65	2,650.65	3,399.42
Participant 6	33,000.00	660.00	-	-	2,831.40	2,831.40	3,491.40
Participant 7	30,000.00	-	-	-	-	-	- inelig
Participant 8	25,000.00	-	-	-	-	-	- inelig
Participant 9	25,000.00	-	-	-	-	-	- inelig
Participant 10	24,375.00	-	-	-	-	-	- inelig
Staff Subtotal	403,773.33	5,987.97	-	-	21,692.41	21,692.41	27,680.38
Aggregate Total	1,126,273.33	264,300.97	-	-	133,467.41	133,467.41	397,768.38
Owner percentage - all \$	47.1%	97.7%			79.4%	79.4%	91.6%
Owner percentage - er \$	47.1%	97.7%			79.4%	79.4%	91.6%



Total Employer Cost/Deduction: 397,768.38
Total Owner Personal Deduction: -

Funding Illustration Assumptions:

- Plans effective/restated 1/1/2016 with all employees aged 21 or older with 1 year of service over 1,000 hours eligible
- Tiered CB Formula of Max for Owners, 2.00% for All NHCE Staff; Normal Retirement Age of 62&5; Plan Assumed PBGC-covered; HCEs assumed as 120k+
- No 401(k) Deferral or Safe Harbor depicted but can be utilized for 2017; Profit Sharing as minimum to pass ND testing
- Results above based upon estimated data provided to PPI and current 2016 IRS mandated economic and demographic assumptions