

**Blaze SSI Default  
DB AND/OR DC PLAN  
Valuation as of December 31, 2012  
Plan Summary - IRC401(a)(4) 70% Ratio Percentage Test**

| HC*<br>Employee<br>Name | Rate Group% |               | #HCs |               | #NHCs |               | NHC/HC<br>Ratio% | Pass/<br>Fail |
|-------------------------|-------------|---------------|------|---------------|-------|---------------|------------------|---------------|
|                         | Normal      | Most<br>Value | #Ben | % of<br>Total | #Ben  | % of<br>Total |                  |               |
| TWO, H.                 | 4.94        | 4.94          | 1    | 33.33         | 5     | 100.00        | 300.00           | Pass          |
| ONE, H.                 | 2.87        | 2.87          | 2    | 66.67         | 5     | 100.00        | 150.00           | Pass          |
| THREE, H.               | 1.27        | 1.27          | 3    | 100.00        | 5     | 100.00        | 100.00           | Pass          |

The test has **passed** (all HCE rate groups have passed).

#Included HC Employees in census: 3

#Included NHC Employees in census: 5

Each rate group must pass this test by having an NHC/HC Ratio Percentage of 70% or more.

- \* Each listed HC Employee represents a Rate Group. A Rate Group is defined as the group of employees (HC and NHC) whose normal accrual rate and, if applicable, most valuable accrual rate are both equal to or greater than the indicated normal accrual rate and, if applicable, most valuable accrual rate respectively.

Testing compensation is Plan Compensation.

Testing is performed on a Benefits basis.

Accrual Rates testing basis: Current Service Method.

A DB/DC Aggregate Plan is being tested.

Rates are computed with imputed disparity.

This test includes active employees and employees who have terminated on or after the first day of the plan year.

Summary of Actuarial Assumptions:

Normalization Assumptions:

Pre-Retirement Effective Annual Interest Rate: 8.5000%

Retirement Effective Annual Interest Rate: 8.5000%

Mortality Table: 1984 Unisex Pension (UP-84)

Cross Testing Assumptions:

Pre-Retirement Effective Annual Interest Rate: 8.5000%

Retirement Effective Annual Interest Rate: 8.5000%

Mortality Table: 1984 Unisex Pension (UP-84)

Imputed Disparity Maximum Factor: 0.75%

Covered Compensation Table: I - Maximum: \$110100 - Year: 2012

Plan Year being tested: January 1, 2012 through December 31, 2012

Most Valuable Benefit testing has not been performed. The most valuable accrual rates are assumed to be equal to the normal accrual rates.

**Blaze SSI Default  
DB AND/OR DC PLAN  
Valuation as of December 31, 2012  
Plan Summary - IRC401(a)(4) Nondiscrimination Classification Test**

|     |  |         |
|-----|--|---------|
| 1.  | Number of Included HC Employees in Census:   | 3       |
| 2.  | Number of Benefiting Included HC Employees in Census:  | 3       |
| 3.  | Highly Compensated Benefiting Percentage [100 x (2) / (1)]:  | 100.00% |
| 4.  | Number of Included NHC Employees in Census:  | 5       |
| 5.  | Number of Benefiting Included NHC Employees:   | 5       |
| 6.  | Non-Highly Compensated Benefiting Percentage [100 x (5) / (4)]:  | 100.00% |
| 7.  | NHC/HC Benefiting Percentage Ratio [100 x (6) / (3)]:  | 100.00% |
| 8.  | Number of Included Employees in Census [(1) + (4)]:  | 8       |
| 9.  | Non-Highly Compensated Employee Concentration Percentage:<br>#Included NHC Employees in Census / #Included Employees in Census [100 x (4) / (8)] | 62.50%  |
| 10. | Safe Harbor Percentage:<br>[100 x [ 50 - (.75 x Excess of Integer Portion of (9) Over 60) ] ]  | 48.50%  |
| 11. | Unsafe Harbor Percentage:<br>[(100 x Greater of 20 or [40 - (.75 x Excess of Integer Portion of (9) over 60))]                                   | 38.50%  |
| 12. | Midpoint of Safe and Unsafe Harbor Percentages [(10),(11)]:  | 43.50%  |
| 13. | Nondiscriminatory Classification Test Percentage:<br>Lesser of NHC/HC Benefiting% Ratio or Midpoint% [Lesser of (7) or (12)]                     | 43.50%  |

Each rate group must pass this test by having an NHC/HC Ratio Percentage of 43.5% or more.

| HC*<br>Employee<br>Name | Rate Group% |               | #HCs |               | #NHCs |               | NHC/HC<br>Ratio% | Pass/<br>Fail |
|-------------------------|-------------|---------------|------|---------------|-------|---------------|------------------|---------------|
|                         | Normal      | Most<br>Value | #Ben | % of<br>Total | #Ben  | % of<br>Total |                  |               |
| TWO, H.                 | 4.94        | 4.94          | 1    | 33.33         | 5     | 100.00        | 300.00           | Pass          |
| ONE, H.                 | 2.87        | 2.87          | 2    | 66.67         | 5     | 100.00        | 150.00           | Pass          |
| THREE, H.               | 1.27        | 1.27          | 3    | 100.00        | 5     | 100.00        | 100.00           | Pass          |

The test has **passed** (all HCE rate groups have passed).

Under IRC401(a)(4) the plan must also satisfy the Average Benefit% Test.

- \* Each listed HC Employee represents a Rate Group. A Rate Group is defined as the group of employees (HC and NHC) whose normal accrual rate and, if applicable, most valuable accrual rate are both equal to or greater than the indicated normal accrual rate and, if applicable, most valuable accrual rate respectively.

Testing compensation is Plan Compensation.

Testing is performed on a Benefits basis.

Accrual Rates testing basis: Current Service Method.

A DB/DC Aggregate Plan is being tested.

Rates are computed with imputed disparity.

**Blaze SSI Default  
DB AND/OR DC PLAN  
Valuation as of December 31, 2012  
Plan Summary - IRC401(a)(4) Nondiscrimination Classification Test**

This test includes active employees and employees who have terminated on or after the first day of the plan year.

Summary of Actuarial Assumptions:

Normalization Assumptions:

Pre-Retirement Effective Annual Interest Rate: 8.5000%

Retirement Effective Annual Interest Rate: 8.5000%

Mortality Table: 1984 Unisex Pension (UP-84)

Cross Testing Assumptions:

Pre-Retirement Effective Annual Interest Rate: 8.5000%

Retirement Effective Annual Interest Rate: 8.5000%

Mortality Table: 1984 Unisex Pension (UP-84)

Imputed Disparity Maximum Factor: 0.75%

Covered Compensation Table: I - Maximum: \$110100 - Year: 2012

Plan Year being tested: January 1, 2012 through December 31, 2012

Most Valuable Benefit testing has not been performed. The most valuable accrual rates are assumed to be equal to the normal accrual rates.

**Blaze SSI Default  
DB AND/OR DC PLAN  
Valuation as of December 31, 2012  
IRC401(a)(4) Employee Details - Defined Contribution Allocation (or Equiv. Alloc.) Rate  
70% Ratio Percentage Test / Nondiscriminatory Classification Test**

| Employee<br>Name | Ages |     |    | SocSec#     | Testing<br>Service | DC Plan<br>Allocation | DC Cross Testing |        |         |          | DB Value | Test<br>Comp | Accrual Rate% |         | H<br>C |
|------------------|------|-----|----|-------------|--------------------|-----------------------|------------------|--------|---------|----------|----------|--------------|---------------|---------|--------|
|                  | VA   | NRA | TA |             |                    |                       | (1+I)*TA-VA      | LS @TA | PV\$1TA | MoBen@TA |          |              | AccrI%        | ImpDisp |        |
| FOUR, NONHIGH    | 64   | 65  | 65 | 000-00-0104 | 1.00               | 955.00                | 1.08500000       | 1036   | 95.3829 | 10.86    | 109.79   | 17000        | 8.52          | 9.22    |        |
| TWO, NONHIGH     | 55   | 65  | 65 | 000-00-0102 | 1.00               | 825.00                | 2.26098344       | 1865   | 95.3829 | 19.56    | 109.79   | 19000        | 8.17          | 8.82    |        |
| ONE, NONHIGH     | 61   | 65  | 65 | 000-00-0101 | 1.00               | 1485.00               | 1.38585870       | 2058   | 95.3829 | 21.58    | 109.79   | 29000        | 5.44          | 6.14    |        |
| FIVE, NONHIGH    | 55   | 65  | 65 | 000-00-0105 | 1.00               | 1350.00               | 2.26098344       | 3052   | 95.3829 | 32.00    | 109.79   | 31000        | 5.49          | 6.14    |        |
| THREE, NONHIGH   | 61   | 65  | 65 | 000-00-0103 | 1.00               | 4070.00               | 1.38585870       | 5640   | 95.3829 | 59.13    | 109.79   | 38000        | 5.33          | 6.03    |        |
| TWO, HIGH        | 54   | 65  | 65 | 000-00-0002 | 1.00               | 14290.00              | 2.45316703       | 35056  | 95.3829 | 367.53   | 219.58   | 155000       | 4.55          | 4.94    | H      |
| ONE, HIGH        | 56   | 65  | 65 | 000-00-0001 | 1.00               | 14550.00              | 2.08385571       | 30320  | 95.3829 | 317.88   | 219.58   | 245000       | 2.63          | 2.87    | H      |
| THREE, HIGH      | 77   | 77  | 77 | 000-00-0003 | 1.00               | 7150.00               | 1.00000000       | 7150   | 66.8477 | 106.96   | 133.75   | 245000       | 1.18          | 1.27    | H      |
| Total            |      |     |    |             |                    | 44675.00              |                  |        |         |          |          |              |               |         |        |

AGES: VA=Valuation Age; NRA=Normal Retirement Age; TA=Testing Age

H Indicates Highly Compensated Employees

Testing compensation is Plan Compensation.

Testing is performed on a Benefits basis.

Accrual Rates testing basis: Current Service Method.

A DB/DC Aggregate Plan is being tested.

Rates are computed with imputed disparity.

This test includes active employees and employees who have terminated on or after the first day of the plan year.

Summary of Actuarial Assumptions:

Normalization Assumptions:

Pre-Retirement Effective Annual Interest Rate: 8.5000%

Retirement Effective Annual Interest Rate: 8.5000%

Mortality Table: 1984 Unisex Pension (UP-84)

**Blaze SSI Default  
DB AND/OR DC PLAN  
Valuation as of December 31, 2012  
IRC401(a)(4) Employee Details - Defined Contribution Allocation (or Equiv. Alloc.) Rate  
70% Ratio Percentage Test / Nondiscriminatory Classification Test**

Cross Testing Assumptions:

Pre-Retirement Effective Annual Interest Rate: 8.5000%

Retirement Effective Annual Interest Rate: 8.5000%

Mortality Table: 1984 Unisex Pension (UP-84)

Imputed Disparity Maximum Factor: 0.75%

Covered Compensation Table: I - Maximum: \$110100 - Year: 2012

Plan Year being tested: January 1, 2012 through December 31, 2012

**Blaze SSI Default  
DB AND/OR DC PLAN  
Valuation as of December 31, 2012  
IRC401(a)(4)/IRC410(b) 70% Average Benefit Percentage Test**

|  |  |         |
|--|--|---------|
| 1.   | Number of Included Non-HC Employees in Census                      | 5       |
| 2.   | Sum of Equivalent Benefit Accrual Rates<br>[Includable Non-HC EEs] | 42.93%  |
| 3.   | Non-HC Average Equivalent Benefit Accrual Rate<br>[(2) / (1)]      | 8.59%   |
| 4.   | Number of Includable HC Employees                                  | 3       |
| 5.   | Sum of Equivalent Benefit Accrual Rates<br>[Includable HC EEs]     | 17.78%  |
| 6.   | HC Average Equivalent Benefit Accrual Rate<br>[(5) / (4)]          | 5.93%   |
| 7.   | Average Benefit Accrual Rate Ratio Percentage<br>[100 x (3) / (6)] | 144.86% |
| 8.   | Total Number of Includable Employees                               | 8       |
| <p>The 70% Average Benefit Percentage Test is <b>Satisfied</b>.<br/>[Average Benefit Percentage is Equal To or Greater Than 70%]</p> |  |         |

This test result must be considered along with the results of the Non-Discriminatory Classification Test.

Testing numerator includes IRC401(a), IRC401(k), and IRC401(m) values.

Testing compensation is Plan Compensation.

Testing is performed on a Benefits basis.

Accrual Rates testing basis: Current Service Method.

A DB/DC Aggregate Plan is being tested.

Rates are computed with imputed disparity.

This test includes active employees and employees who have terminated on or after the first day of the plan year.

Summary of Actuarial Assumptions:

Normalization Assumptions:

Pre-Retirement Effective Annual Interest Rate: 8.5000%

Retirement Effective Annual Interest Rate: 8.5000%

Mortality Table: 1984 Unisex Pension (UP-84)

Cross Testing Assumptions:

Pre-Retirement Effective Annual Interest Rate: 8.5000%

Retirement Effective Annual Interest Rate: 8.5000%

Mortality Table: 1984 Unisex Pension (UP-84)

Imputed Disparity Maximum Factor: 0.75%

Covered Compensation Table: I - Maximum: \$110100 - Year: 2012

Plan Year being tested: January 1, 2012 through December 31, 2012

**Blaze SSI Default  
DB AND/OR DC PLAN  
Valuation as of December 31, 2012  
IRC401(a)(4) Employee Details - Included/Excluded Status  
70% Average Benefit Percentage Test**

| <b>Employee Name</b> | <b>X<br/>T</b> | <b>N<br/>A</b> | <b>P<br/>T</b> | <b>H<br/>C</b> | <b>VA</b> | <b>RA</b> | <b>TA</b> | <b>SocSec#</b> | <b>Exclude</b> | <b>Benefit<br/>Accrual%</b> |
|----------------------|----------------|----------------|----------------|----------------|-----------|-----------|-----------|----------------|----------------|-----------------------------|
| TWO , NONHIGH        |                |                |                | N              | 55        | 65        | 65        | 000-00-0102    |                | 10.05                       |
| FOUR , NONHIGH       |                |                |                | N              | 64        | 65        | 65        | 000-00-0104    |                | 9.98                        |
| TWO , HIGH           |                |                |                | H              | 54        | 65        | 65        | 000-00-0002    |                | 9.81                        |
| THREE , NONHIGH      |                |                |                | N              | 61        | 65        | 65        | 000-00-0103    |                | 8.44                        |
| FIVE , NONHIGH       |                |                |                | N              | 55        | 65        | 65        | 000-00-0105    |                | 7.38                        |
| ONE , NONHIGH        |                |                |                | N              | 61        | 65        | 65        | 000-00-0101    |                | 7.08                        |
| ONE , HIGH           |                |                |                | H              | 56        | 65        | 65        | 000-00-0001    |                | 5.49                        |
| THREE , HIGH         |                |                |                | H              | 77        | 77        | 77        | 000-00-0003    |                | 2.48                        |

X XT column indicates terminatee with less than 501 hours in plan year.

A NA column indicates non-resident alien status.

T PT column indicates Terminated/Retired/Disabled prior to plan year

H HC column indicates Highly Compensated employee under IRC414(q).

Ages VA=Valuation Age; RA=Retirement Age; TA=Testing Age

Exclude Column indicates those excluded from the test.

Testing numerator includes IRC401(a), IRC401(k), and IRC401(m) values.

Testing compensation is Plan Compensation.

Testing is performed on a Benefits basis.

Accrual Rates testing basis: Current Service Method.

A DB/DC Aggregate Plan is being tested.

Rates are computed with imputed disparity.

This test includes active employees and employees who have terminated on or after the first day of the plan year.

**Summary of Actuarial Assumptions:**

**Normalization Assumptions:**

Pre-Retirement Effective Annual Interest Rate: 8.5000%

Retirement Effective Annual Interest Rate: 8.5000%

Mortality Table: 1984 Unisex Pension (UP-84)

**Cross Testing Assumptions:**

Pre-Retirement Effective Annual Interest Rate: 8.5000%

Retirement Effective Annual Interest Rate: 8.5000%

Mortality Table: 1984 Unisex Pension (UP-84)

Imputed Disparity Maximum Factor: 0.75%

Covered Compensation Table: I - Maximum: \$110100 - Year: 2012

Plan Year being tested: January 1, 2012 through December 31, 2012

**Blaze SSI Default  
DB AND/OR DC PLAN  
Valuation as of December 31, 2012  
IRC401(a)(4) Employee Details - Defined Contribution Allocation (or Equiv. Alloc.) Rate  
70% Average Benefit Percentage Test**

| Employee<br>Name | Ages |     |    | SocSec#     | Testing<br>Service | DC Plan<br>Allocation | DC Cross Testing |        |         |          | DB Value | Test<br>Comp | Accrual Rate% |         | H<br>C |
|------------------|------|-----|----|-------------|--------------------|-----------------------|------------------|--------|---------|----------|----------|--------------|---------------|---------|--------|
|                  | VA   | NRA | TA |             |                    |                       | (1+I)*TA-VA      | LS @TA | PV\$1TA | MoBen@TA |          |              | AccrI%        | ImpDisp |        |
| TWO, NONHIGH     | 55   | 65  | 65 | 000-00-0102 | 1.00               | 1650.00               | 2.26098344       | 3731   | 95.3829 | 39.11    | 109.79   | 19000        | 9.40          | 10.05   |        |
| FOUR, NONHIGH    | 64   | 65  | 65 | 000-00-0104 | 1.00               | 1910.00               | 1.08500000       | 2072   | 95.3829 | 21.73    | 109.79   | 17000        | 9.28          | 9.98    |        |
| TWO, HIGH        | 54   | 65  | 65 | 000-00-0002 | 1.00               | 38790.00              | 2.45316703       | 95158  | 95.3829 | 997.65   | 219.58   | 155000       | 9.42          | 9.81    | H      |
| THREE, NONHIGH   | 61   | 65  | 65 | 000-00-0103 | 1.00               | 9320.00               | 1.38585870       | 12916  | 95.3829 | 135.41   | 109.79   | 38000        | 7.74          | 8.44    |        |
| FIVE, NONHIGH    | 55   | 65  | 65 | 000-00-0105 | 1.00               | 2700.00               | 2.26098344       | 6105   | 95.3829 | 64.00    | 109.79   | 31000        | 6.73          | 7.38    |        |
| ONE, NONHIGH     | 61   | 65  | 65 | 000-00-0101 | 1.00               | 3060.00               | 1.38585870       | 4241   | 95.3829 | 44.46    | 109.79   | 29000        | 6.38          | 7.08    |        |
| ONE, HIGH        | 56   | 65  | 65 | 000-00-0001 | 1.00               | 39050.00              | 2.08385571       | 81375  | 95.3829 | 853.14   | 219.58   | 245000       | 5.25          | 5.49    | H      |
| THREE, HIGH      | 77   | 77  | 77 | 000-00-0003 | 1.00               | 23650.00              | 1.00000000       | 23650  | 66.8477 | 353.79   | 133.75   | 245000       | 2.39          | 2.48    | H      |
| Total            |      |     |    |             |                    | 120130.00             |                  |        |         |          |          |              |               |         |        |

AGES: VA=Valuation Age; NRA=Normal Retirement Age; TA=Testing Age

H Indicates Highly Compensated Employees

Testing numerator includes IRC401(a), IRC401(k), and IRC401(m) values.

Testing compensation is Plan Compensation.

Testing is performed on a Benefits basis.

Accrual Rates testing basis: Current Service Method.

A DB/DC Aggregate Plan is being tested.

Rates are computed with imputed disparity.

This test includes active employees and employees who have terminated on or after the first day of the plan year.

Summary of Actuarial Assumptions:

Normalization Assumptions:

Pre-Retirement Effective Annual Interest Rate: 8.5000%

Retirement Effective Annual Interest Rate: 8.5000%



**Blaze SSI Default  
DB AND/OR DC PLAN  
Valuation as of December 31, 2012  
IRC401(a)(4) Employee Details - Defined Contribution Allocation (or Equiv. Alloc.) Rate  
70% Average Benefit Percentage Test**

Mortality Table: 1984 Unisex Pension (UP-84)

Cross Testing Assumptions:

Pre-Retirement Effective Annual Interest Rate: 8.5000%

Retirement Effective Annual Interest Rate: 8.5000%

Mortality Table: 1984 Unisex Pension (UP-84)

Imputed Disparity Maximum Factor: 0.75%

Covered Compensation Table: I - Maximum: \$110100 - Year: 2012

Plan Year being tested: January 1, 2012 through December 31, 2012

**Blaze SSI Default  
DB AND/OR DC PLAN  
Valuation as of December 31, 2012  
Minimum Contribution Gateway Test**

| Name           | Compensation |           | Allocation |                  |        | H<br>C |
|----------------|--------------|-----------|------------|------------------|--------|--------|
|                |              |           | \$Amt      | As %Compensation |        |        |
|                | Testing      | IRC415    |            | Testing          | IRC415 |        |
| ONE, HIGH      | 245000.00    | 245000.00 | 14550.00   | 5.94             | 5.94   | H      |
| TWO, HIGH      | 155000.00    | 155000.00 | 14290.00   | 9.22             | 9.22   | H      |
| THREE, HIGH    | 245000.00    | 245000.00 | 7150.00    | 2.92             | 2.92   | H      |
| ONE, NONHIGH   | 29000.00     | 29000.00  | 1485.00    | 5.12             | 5.12   |        |
| TWO, NONHIGH   | 19000.00     | 19000.00  | 825.00     | 4.34             | 4.34   |        |
| THREE, NONHIGH | 38000.00     | 38000.00  | 4070.00    | 10.71            | 10.71  |        |
| FOUR, NONHIGH  | 17000.00     | 17000.00  | 955.00     | 5.62             | 5.62   |        |
| FIVE, NONHIGH  | 31000.00     | 31000.00  | 1350.00    | 4.35             | 4.35   |        |

- (1) Highest HC Allocation as %Testing Compensation: 9.22%
- (2) 33.33% Highest HC Allocation as %Testing Compensation: 3.07%
- (3) Lowest NHC Allocation as %Testing Compensation: 4.34%
- (4) Lowest NHC Allocation as %IRC415 Compensation: 4.34%

The Minimum Contribution Gateway Test is satisfied because (3) is not less than (2)

H indicates an IRC414(q) highly compensated employee.

Testing compensation is plan compensation.

Current defined contribution allocations tested:

IRC401(a) Regular Plan Sponsor Contributions, if any.

IRC401(a) Reallocated Forfeitures, if any.

IRC401(k) QNEC Contributions, if any.

This test includes active employees and employees who have terminated on or after the first day of the current plan year, if any.