

**Blaze SSI Default
DB AND/OR DC PLAN
Valuation as of December 31, 2012
70% Ratio Percentage Test**

1.	Non-Highly Compensated Employees Benefiting in Census:	5
2.	Non-Highly Compensated Employees in Census:	5
3.	Percentage of Non-Highly Compensated Employees Benefiting in Census: [100 x (1) / (2)]	100.00%
4.	Highly Compensated Employees Benefiting in Census:	3
5.	Highly Compensated Employees in Census:	3
6.	Percentage of Highly Compensated Employees Benefiting in Census: [100 x (4) / (5)]	100.00%
7.	Ratio of Non-HC Percentage to HC Percentage: [100 x (3) / (6)]	100.00%
The '70% Ratio Percentage Test' is Satisfied .		
Minimum Number of Non-Highly Compensated Employees who must benefit to satisfy the test, [at least 70% of (2) x (6) / 100].		4

This test applies to the Plan Year beginning January 1, 2012

Refer to IRS CODE 410(b)(1) and Related Regulations.

Prior employees (terminated prior to the current plan year) are not considered in this test.

This test considers benefiting under:

IRC401(a) Account Additions

**Blaze SSI Default
DB AND/OR DC PLAN
Valuation as of December 31, 2012
IRC410(b) Nondiscriminatory Classification Test**

1.	Non-Highly Compensated, Benefiting Employee in Census:	5
2.	Non-Highly Compensated Employees in Census:	5
3.	Non-Highly Compensated Employee Benefiting Percentage in Census: [100 x (1) / (2)]	100.00%
4.	Highly Compensated, Benefiting Employee in Census:	3
5.	Highly Compensated Employees in Census:	3
6.	Highly Compensated Employees Benefiting Percentage in Census: [100 x (4) / (5)]	100.00%
7.	Non-Excludable Employees in Census:	8
7(a)	Non-Excludable NHC Employees in Census:	5
7(b)	Non-Excludable HC Employees in Census:	3
8.	Non-Highly Compensated Employee Concentration Percentage: [100 x (7(a)) / (7)]	62.50%
9.	Safe Harbor Percentage:	48.50%
10.	Unsafe Harbor Percentage:	38.50%
11.	Ratio of Non-HC Percentage to HC Percentage: [100 x (3) / (6)]	100.00%
Minimum #Non-Highly Compensated Employees who must benefit to satisfy the test [at least (2) x (6) x (9) / 10000]		3
Maximum #Non-Highly Compensated Employees who can benefit and the test fails [at least (2) x (6) x (10) / 10000]		1
The Nondiscriminatory Classification Test is Satisfied . This test result must be considered along with the results of the Average Benefit% Test.		

This test applies to the Plan Year beginning January 1, 2012

Refer to IRS CODE 410(b)(1) and Related Regulations.

Prior employees (terminated prior to the current plan year) are not considered in this test.

This test considers benefiting under:

IRC401(a) Account Additions

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

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

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 Name	Ages			SocSec#	Testing Service	DC Plan Allocation	DC Cross Testing				DB Value	Test Comp	Accrual Rate%		H C
	VA	NRA	TA				(1+I)*TA-VA	LS @TA	PV\$1TA	MoBen@TA			AccrI%	ImpDisp	
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
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, 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
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	
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	
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	
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	
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	
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
Combined Plans Primarily Defined Benefit in Character**

Non-Highly Compensated Employee Name	Include In Test	Accrual Rates		DB Rate Exceeds
		DB	DC	DC Rate
ONE, NONHIGH	Yes	4.54	0.89	Yes
TWO, NONHIGH	Yes	6.93	1.24	Yes
THREE, NONHIGH	Yes	3.47	1.87	Yes
FOUR, NONHIGH	Yes	7.75	0.77	Yes
FIVE, NONHIGH	Yes	4.25	1.24	Yes

Total Number of Included Non-Highly Compensation Employees: 5
 Number Receiving More Benefits From DB Plan: 5
 Percentage of NHCE Receiving More Benefits from DB Plan: 100 %.

The Plan is Primarily DB in Character (100 % is more than 50%). Minimum Aggregate Allocation Gateway Test is not illustrated.

Summary of Actuarial Assumptions:

DB Benefits have been Normalized

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)

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)-9 Minimum Aggregate Allocation Gateway Employee Details**

Employee Name	Ages			SocSec#	DC Current Allocation	DB Accrued Benefit	Cross Testing		DC Equivalent Monthly Ben	DB Equivalent Allocation	Test Comp	Accrual Rate%		Allocation Rate%		H C
	VA	NRA	TA				(1+I)*TA-VA	PV\$1TA				DB	DC	DB	DC	
ONE, HIGH	56	65	65	000-00-0001	14550.00	219.58	2.083856	95.3829	317.88	10050.68	245000.00	1.08	1.56	4.10	5.94	H
TWO, HIGH	54	65	65	000-00-0002	14290.00	219.58	2.453167	95.3829	367.53	8537.61	155000.00	1.70	2.85	5.51	9.22	H
THREE, HIGH	77	77	77	000-00-0003	7150.00	133.75	1.000000	66.8477	106.96	8940.88	245000.00	0.66	0.52	3.65	2.92	H
ONE, NONHIGH	61	65	65	000-00-0101	1485.00	109.79	1.385859	95.3829	21.58	7556.39	29000.00	4.54	0.89	26.06	5.12	
TWO, NONHIGH	55	65	65	000-00-0102	825.00	109.79	2.260983	95.3829	19.56	4631.65	19000.00	6.93	1.24	24.38	4.34	
THREE, NONHIGH	61	65	65	000-00-0103	4070.00	109.79	1.385859	95.3829	59.13	7556.39	38000.00	3.47	1.87	19.89	10.71	
FOUR, NONHIGH	64	65	65	000-00-0104	955.00	109.79	1.085000	95.3829	10.86	9651.69	17000.00	7.75	0.77	56.77	5.62	
FIVE, NONHIGH	55	65	65	000-00-0105	1350.00	109.79	2.260983	95.3829	32.00	4631.65	31000.00	4.25	1.24	14.94	4.35	

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

H Indicates Highly Compensated Employees

Summary of Actuarial Assumptions:

DB Benefits have been Normalized

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)

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