

EBAR formula:

Annual Method:

[Contribution * (1 + Standard Interest Rate) ^ (age at retirement - attained age)] / (Compensation * Projected Interest rate)

10.369%	Projected Interest Rate (expected interest rate)
8.500%	Standard Interest Rate (Should be between 7.5 and 8.5%)
12/31/2008	Plan year-end
65	Retirement age, per plan

Employee Number	Name	Date of birth	(Hire Date)	(hours worked)	Compensation	(401k withheld)	(amt alloc. as catch-up cont)	Profit-Sharing Contribution	Attained age	Actual %	EBAR - Annual method
	Joe Smith	1/1/1952	5/1/2025	12.00	10,000,000	1	225	45,000	56	0.45%	0.09%
	Joe Smith's employee	1/2/1978	1/1/2008	0.50	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/3/1978	1/2/2008	21.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/4/1978	1/3/2008	2,020.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/5/1978	1/4/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/6/1978	1/5/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/7/1978	1/6/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/8/1978	1/7/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/9/1978	1/8/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/10/1978	1/9/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/11/1978	1/10/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/12/1978	1/11/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/13/1978	1/12/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/14/1978	1/13/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/15/1978	1/14/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/16/1978	1/15/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/17/1978	1/16/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/18/1978	1/17/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/19/1978	1/18/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/20/1978	1/19/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/21/1978	1/20/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/22/1978	1/21/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/23/1978	1/22/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/24/1978	1/23/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/25/1978	1/24/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/26/1978	1/25/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/27/1978	1/26/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/28/1978	1/27/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/29/1978	1/28/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/30/1978	1/29/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	1/31/1978	1/30/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	2/1/1978	1/31/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	2/2/1978	2/1/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
	Joe Smith's employee	2/3/1978	2/2/2008	45.00	20,000	4	10	500	30	2.50%	4.19%

Joe Smith's employee	2/4/1978	2/3/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
Joe Smith's employee	2/5/1978	2/4/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
Joe Smith's employee	2/6/1978	2/5/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
Joe Smith's employee	2/7/1978	2/6/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
Joe Smith's employee	2/8/1978	2/7/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
Joe Smith's employee	2/9/1978	2/8/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
Joe Smith's employee	2/10/1978	2/9/2008	45.00	20,000	4	10	500	30	2.50%	4.19%
Joe Smith's employee	2/11/1978	2/10/2008	45.00	20,000	4	10	500	30	2.50%	4.19%