

If you know the ADP or ACP of your Non-HCEs, This worksheet will calculate your HCE limit. Just enter your limit in the yellow highlighted cell.

| | | |
|----------------------|---------------------|---------------------|
| | ADP | ACP |
| Non-HCEs' Deferral % | 1.900% | 14.000% |
| HCEs' Deferral Limit | <u>3.800%</u> | <u>16.000%</u> |
| | ADP | ACP |
| HCEs' Deferral % | 10.000% | 15.000% |
| Results | YOU FAILED!! | YOU PASSED!! |

For detail about what to do in the event of a test failure, please see our ADP or ACP testing course, or contact your TPA.