

Note to the Candidate: The following table may be helpful to you:

Safe and Unsafe Harbor Percentages under Treas. Reg. §1.410(b)-4(c)

NHCE CONCENTRATION PERCENTAGE	SAFE HARBOR PERCENTAGE	MIDPOINT	UNSAFE HARBOR PERCENTAGE
0-60%	50.00%	45.00%	40.00%
61%	49.25%	44.25%	39.25%
62%	48.50%	43.50%	38.50%
63%	47.75%	42.75%	37.75%
64%	47.00%	42.00%	37.00%
65%	46.25%	41.25%	36.25%
66%	45.50%	40.50%	35.50%
67%	44.75%	39.75%	34.75%
68%	44.00%	39.00%	34.00%
69%	43.25%	38.25%	33.25%
70%	42.50%	37.50%	32.50%
71%	41.75%	36.75%	31.75%
72%	41.00%	36.00%	31.00%
73%	40.25%	35.25%	30.25%
74%	39.50%	34.50%	29.50%
75%	38.75%	33.75%	28.75%
76%	38.00%	33.00%	28.00%
77%	37.25%	32.25%	27.25%
78%	36.50%	31.50%	26.50%
79%	35.75%	30.75%	25.75%
80%	35.00%	30.00%	25.00%
81%	34.25%	29.25%	24.25%
82%	33.50%	28.50%	23.50%
83%	32.75%	27.75%	22.75%
84%	32.00%	27.00%	22.00%
85%	31.25%	26.25%	21.25%
86%	30.50%	25.50%	20.50%
87%	29.75%	24.88%	20.00%
88%	29.00%	24.50%	20.00%
89%	28.25%	24.13%	20.00%
90%	27.50%	23.75%	20.00%
91%	26.75%	23.38%	20.00%
92%	26.00%	23.00%	20.00%
93%	25.25%	22.63%	20.00%
94%	24.50%	22.25%	20.00%
95%	23.75%	21.88%	20.00%
96%	23.00%	21.50%	20.00%
97%	22.25%	21.13%	20.00%
98%	21.50%	20.75%	20.00%
99%	20.75%	20.38%	20.00%