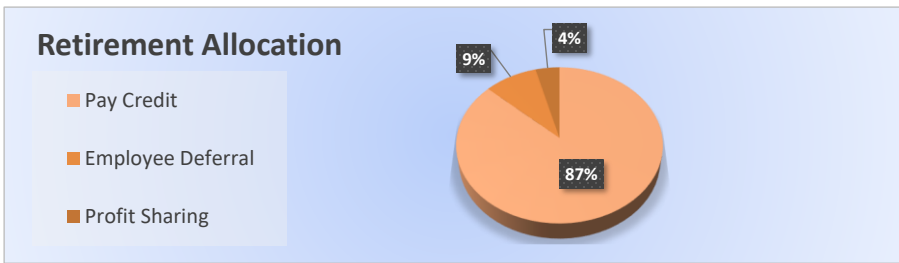


# Peter N. - Retirement Plan Illustration



Tiered Cash Balance + 401(k) Profit Sharing Plan Combination  
 Projected Funding Summary - Maximum Owner Contribution + Profit Share

Retirement Summary:	
Defined Benefit Contribution	\$ 285,670
401k Contribution	\$ 43,500
Year One Tax Savings	\$ 131,668



Owner	Age	Profit/W2 Compensation	Cash Balance Plan			401(k) Profit Sharing Plan				Total
			Prior Service	Pay Credit	Subtotal	Employee Deferral	After-tax	Profit Sharing	Subtotal	Combined Total
Owner	57	\$ 225,000	\$ -	\$ 285,670	\$ 285,670	\$ 30,000	\$ -	\$ 13,500	\$ 43,500	\$ 329,170
<b>Owner Subtotal</b>		<b>\$ 225,000</b>	<b>\$ -</b>	<b>\$ 285,670</b>	<b>\$ 285,670</b>	<b>\$ 30,000</b>	<b>\$ -</b>	<b>\$ 13,500</b>	<b>\$ 43,500</b>	<b>\$ 329,170</b>
<b>Aggregate Total</b>		<b>\$ 225,000</b>	<b>\$ -</b>	<b>\$ 285,670</b>	<b>\$ 285,670</b>	<b>\$ 30,000</b>	<b>\$ -</b>	<b>\$ 13,500</b>	<b>\$ 43,500</b>	<b>\$ 329,170</b>

## Plan Highlights

- \* Maximum owner contributions
- \* Defined benefit plan combined with 401(k)
- \* Estimated wages; assumed 40% tax rate

- \* Full employee deferral
- \* Optional prior service (as applicable)
- \* Profit sharing limited to 6%

Results above based on estimated data and currently available interest rate information. It is subject to change based on actual numbers and final calculations determined by actuary.  
 If company is a Corporation, S-Corporation, or an LLC taxed as a corporation, owner's compensation as listed must be reported on Form W-2.

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