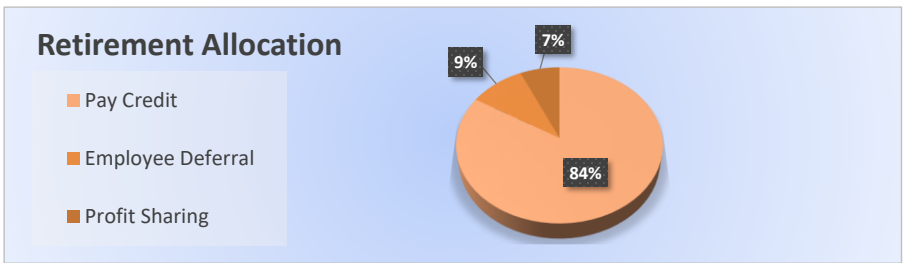


Ken B. - Retirement Plan Illustration



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

Retirement Summary:	
Defined Benefit Contribution	\$ 197,240
401k Contribution	\$ 38,400
Year One Tax Savings	\$ 94,256



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	46	\$ 265,000	\$ -	\$ 197,240	\$ 197,240	\$ 22,500	\$ -	\$ 15,900	\$ 38,400	\$ 235,640
Owner Subtotal		\$ 265,000	\$ -	\$ 197,240	\$ 197,240	\$ 22,500	\$ -	\$ 15,900	\$ 38,400	\$ 235,640
Aggregate Total		\$ 265,000	\$ -	\$ 197,240	\$ 197,240	\$ 22,500	\$ -	\$ 15,900	\$ 38,400	\$ 235,640

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.

Call us today at 1-844-340-1000 or find us online at www.Emparion.com