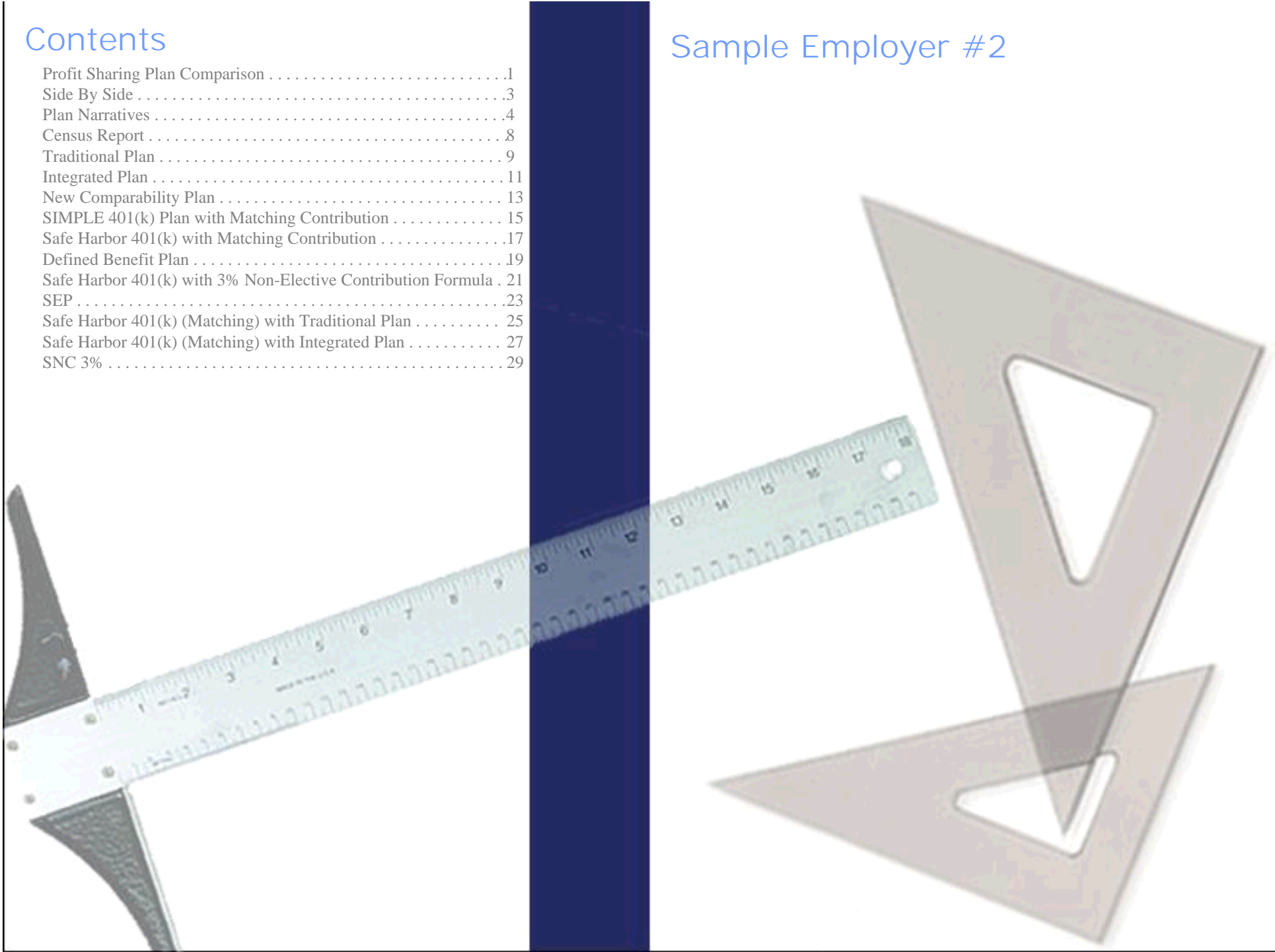


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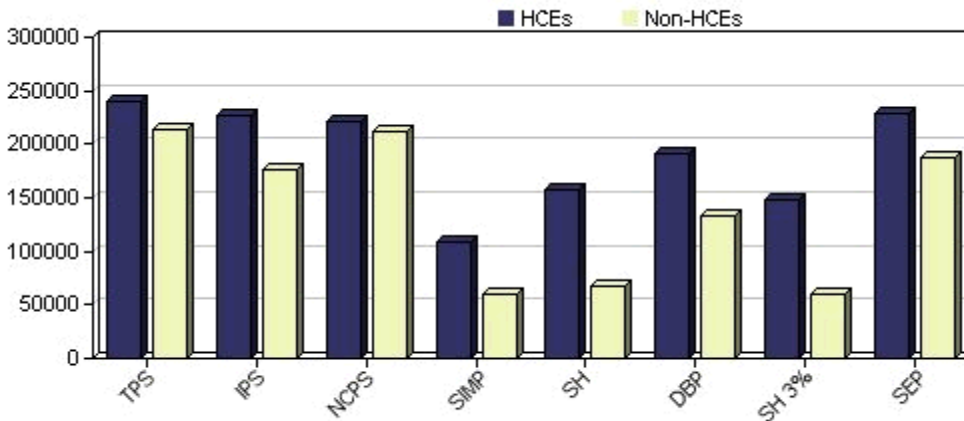
Sample Employer #2



Sample Employer #2

Profit Sharing Plan Comparison

Plan Allocation Comparison



Legend

TPS	Traditional Plan
IPS	Integrated Plan
NCPS	New Comparability Plan
SIMP	SIMPLE 401(k) Plan with Matching Contribution
SH	Safe Harbor 401(k) with Matching Contribution
DBP	Defined Benefit Plan
SH 3%	Safe Harbor 401(k) with 3% Non-Elective Contribution Formula
SEP	SEP

Plan Comparison Summary

	Income	TPS	IPS	NCPS	SIMP	SH	DBP	SH 3%	SEP
HCEs	\$1,060,000 58.56%	\$239,360 52.90%	\$226,176 56.15%	\$221,061 51.17%	\$108,250 64.34%	\$157,900 70.05%	\$191,918 58.96%	\$147,300 71.06%	\$228,250 54.90%
Non-HCEs	\$750,000 41.44%	\$213,139 47.10%	\$176,611 43.85%	\$210,944 48.83%	\$60,000.00 35.66%	\$67,500.00 29.95%	\$133,587 41.04%	\$60,000.00 28.94%	\$187,500 45.10%
Total	\$1,810,000	\$452,500	\$402,788	\$432,006	\$168,250	\$225,400	\$325,506	\$207,300	\$415,750

Goals



Gold Plan



Silver Plan



Bronze Plan

Minimize employer contribution
 Favor owner / select employees
 Minimize contribution to rank and file employees

SIMP

SH 3%

SH

SIMP

SH

DBP

Sample Employer #2

Plan Comparative Analysis

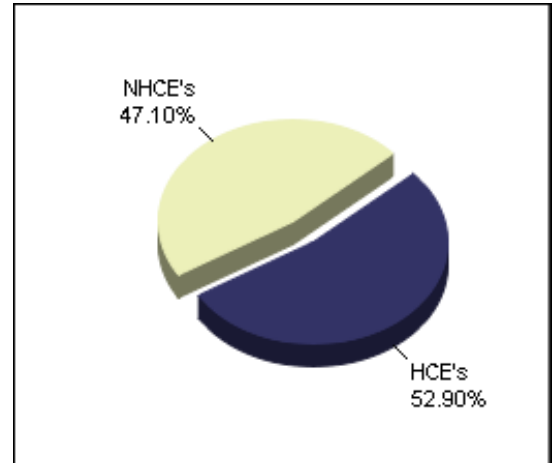
Name	Age	Income	Traditional	Integrated	New Comp	SIMPLE (Match)	Safe Harbor (Match)	Defined Benefit	Safe Harbor (3%)	SEP
EMPLOYEE 15,	23	\$35,000	\$9,946	\$8,241	\$7,975	\$12,550	\$17,900	\$2,823	\$17,550	\$8,750
EMPLOYEE 2,	33	\$150,000	\$42,627	\$37,784	\$34,182	\$16,000	\$22,500	\$21,609	\$21,000	\$37,500
EMPLOYEE 20,	23	\$110,000	\$31,260	\$26,085	\$25,067	\$14,800	\$20,900	\$8,872	\$19,800	\$27,500
EMPLOYEE 9,	23	\$30,000	\$8,525	\$7,064	\$6,836	\$12,400	\$17,700	\$2,419	\$17,400	\$7,500
OWNER 1,	50	\$245,000	\$49,000	\$49,000	\$49,000	\$17,500	\$26,300	\$59,723	\$23,850	\$49,000
OWNER 2,	66	\$245,000	\$49,000	\$49,000	\$49,000	\$17,500	\$26,300	\$69,564	\$23,850	\$49,000
OWNER 3,	33	\$245,000	\$49,000	\$49,000	\$49,000	\$17,500	\$26,300	\$26,905	\$23,850	\$49,000
HC Total		\$1,060,000	\$239,360	\$226,176	\$221,061	\$108,250	\$157,900	\$191,918	\$147,300	\$228,250
EMPLOYEE 1,	66	\$75,000	\$21,313	\$17,661	\$21,094	\$6,000	\$6,750	\$21,295	\$6,000	\$18,750
EMPLOYEE 10,	33	\$30,000	\$8,525	\$7,064	\$8,437	\$2,400	\$2,700	\$4,321	\$2,400	\$7,500
EMPLOYEE 11,	28	\$30,000	\$8,525	\$7,064	\$8,437	\$2,400	\$2,700	\$3,212	\$2,400	\$7,500
EMPLOYEE 12,	21	\$15,000	\$4,262	\$3,532	\$4,218	\$1,200	\$1,350	\$1,083	\$1,200	\$3,750
EMPLOYEE 13,	48	\$80,000	\$22,734	\$18,838	\$22,500	\$6,400	\$7,200	\$16,399	\$6,400	\$20,000
EMPLOYEE 14,	28	\$30,000	\$8,525	\$7,064	\$8,437	\$2,400	\$2,700	\$3,212	\$2,400	\$7,500
EMPLOYEE 16,	48	\$100,000	\$28,418	\$23,548	\$28,125	\$8,000	\$9,000	\$20,499	\$8,000	\$25,000
EMPLOYEE 17,	38	\$75,000	\$21,313	\$17,661	\$21,094	\$6,000	\$6,750	\$11,849	\$6,000	\$18,750
EMPLOYEE 18,	33	\$35,000	\$9,946	\$8,241	\$9,844	\$2,800	\$3,150	\$5,042	\$2,800	\$8,750
EMPLOYEE 19,	23	\$35,000	\$9,946	\$8,241	\$9,844	\$2,800	\$3,150	\$2,823	\$2,800	\$8,750
EMPLOYEE 3,	50	\$100,000	\$28,418	\$23,548	\$28,125	\$8,000	\$9,000	\$24,377	\$8,000	\$25,000
EMPLOYEE 4,	28	\$25,000	\$7,104	\$5,887	\$7,031	\$2,000	\$2,250	\$2,677	\$2,000	\$6,250
EMPLOYEE 5,	23	\$15,000	\$4,262	\$3,532	\$4,218	\$1,200	\$1,350	\$1,209	\$1,200	\$3,750
EMPLOYEE 7,	66	\$35,000	\$9,946	\$8,241	\$9,844	\$2,800	\$3,150	\$9,937	\$2,800	\$8,750
EMPLOYEE 8,	23	\$70,000	\$19,893	\$16,483	\$19,688	\$5,600	\$6,300	\$5,646	\$5,600	\$17,500
Non HC Total		\$750,000	\$213,139	\$176,611	\$210,944	\$60,000	\$67,500	\$133,587	\$60,000	\$187,500
Total		\$1,810,000	\$452,500	\$402,788	\$432,006	\$168,250	\$225,400	\$325,506	\$207,300	\$415,750

Sample Employer #2

Plan Information

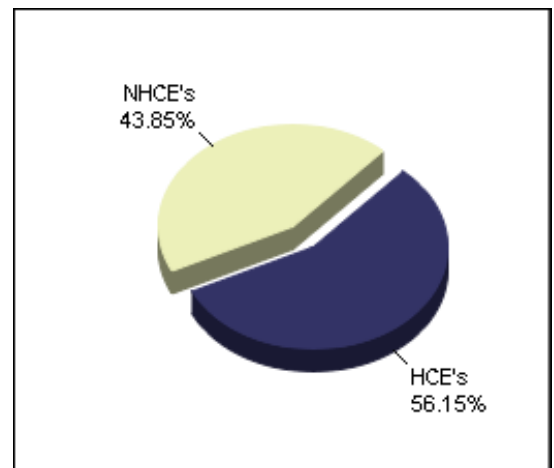
Traditional Plan

A Profit Sharing Plan is a defined contribution plan established and maintained by an employer. It allows eligible employees to share in profits generated by the business, while enabling the employer to make annual contributions on a discretionary basis. In a Traditional Plan contributions are made based on the ratio of each participant's compensation to the total eligible compensation.



Integrated Plan

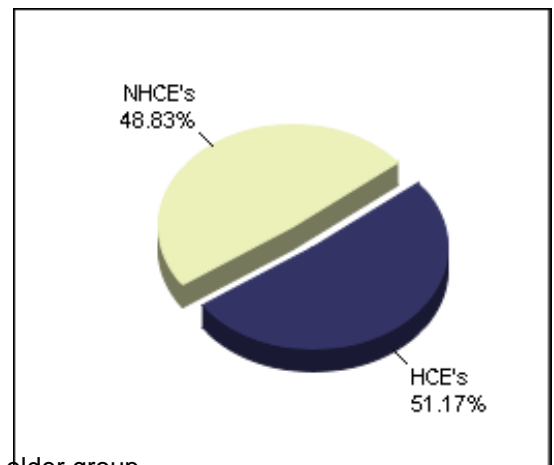
A plan integrated with social security benefits can provide for contributions and benefits which favor highly paid employees as long as the plan complies with rules which limit the disparity above and below a specified level and provides some minimum benefit for all employees.



New Comparability Plan

The comparability, or cross-tested, allocation method allows the employer to divide the employees into different classifications for purposes of allocating the contribution. If non-discrimination requirements are met, a larger share of the company's contribution may be made on behalf of those employees to whom the employer wishes to provide a more significant benefit.

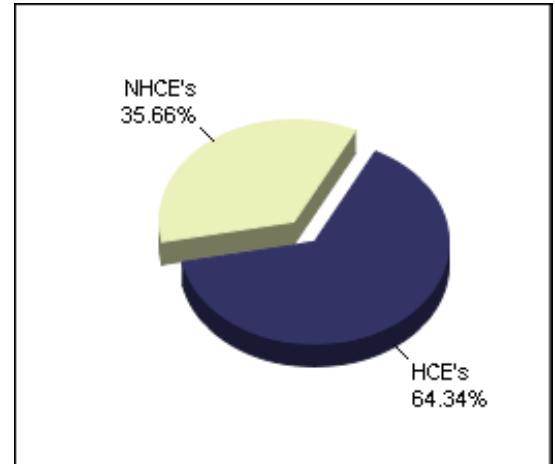
The non-discrimination testing, like an age-weighted plan, is based on projected benefits at retirement, similar to a defined benefit plan. If the aggregated age of the preferred class is higher than the other classes, the allocation of current dollars can be skewed proportionately toward the older group.



SIMPLE 401(k) Plan with Matching Contribution

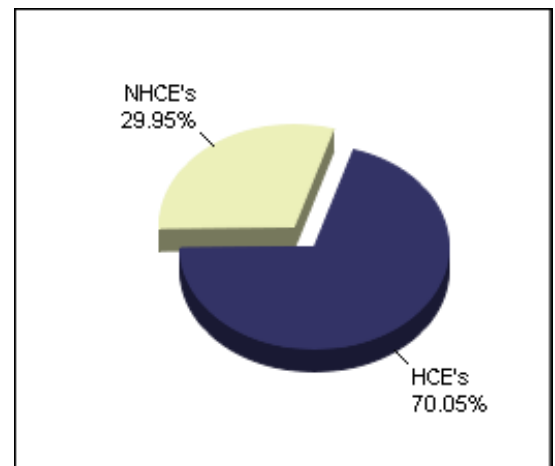
SIMPLE plan allows employees to make elective contributions to an individual retirement account (IRA). Employee contributions must be based on a percentage of their compensation and cannot exceed \$11,500.00 per year (which is indexed for inflation). The employer would have to satisfy one of two contribution formulas:

Under the matching contribution formula, the employer generally would be required to match employee contributions dollar-for-dollar up to 3% of each participating employee's compensation.



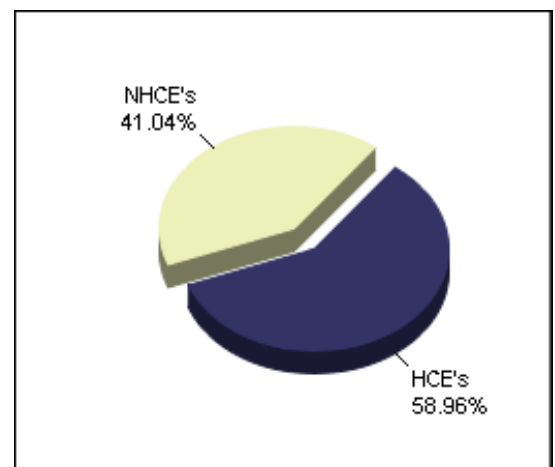
Safe Harbor 401(k) with Matching Contribution

A defined contribution plan in which employees can defer up to the lesser of \$16,500.00 or 100% of compensation. Employer must contribute 3% on behalf of all eligible employees or match 100% of employee contributions up to 3% of compensation plus 50% of employee deferrals in excess of 3% up to 5% of compensation.



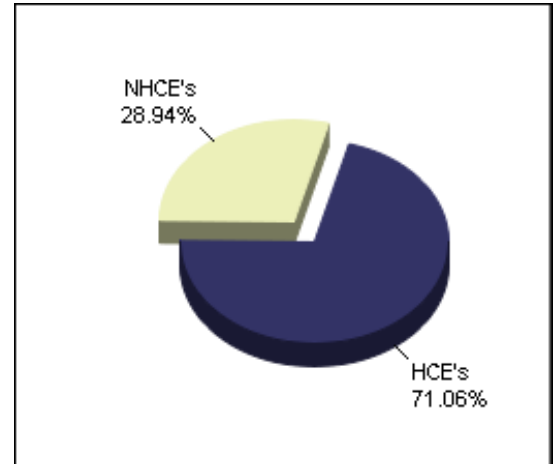
Defined Benefit Plan

A defined benefit plan is designed to provide a specific benefit amount at retirement. This is the traditional "pension" plan in which the employer bears the risk of providing the promised level of retirement benefits to participants. Provide a pre-defined annual retirement income for employees. Contributions are based on specific income requirements, along with actuarial variables such as years until retirement, life expectancy, compensation, etc.



Safe Harbor 401(k) with 3% Non-Elective Contribution Formula

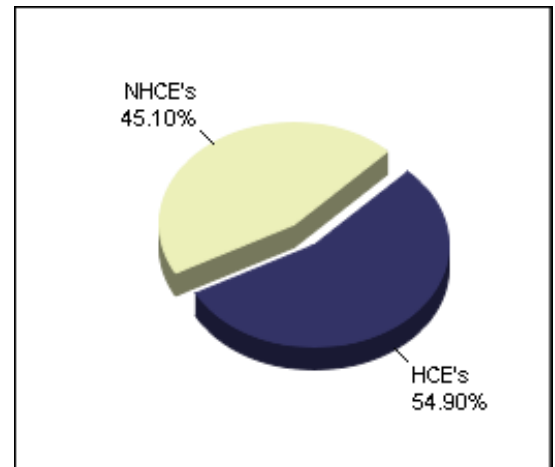
A defined contribution plan in which employees can defer up to the lesser of \$16,500.00 or 100% of compensation. Employer must contribute 3% on behalf of all eligible employees or match 100% of employee contributions up to 3% of compensation plus 50% of employee deferrals in excess of 3% up to 5% of compensation.



SEP

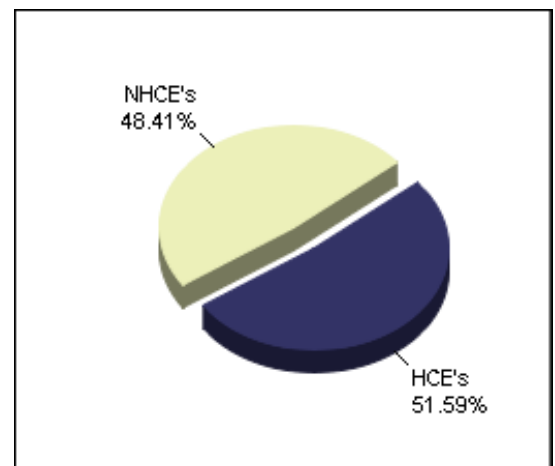
A Simplified Employee Pension (SEP) is a plan that provides you with an easy way to make contributions toward your employees' retirement income. Under a SEP, you can contribute to an employee's traditional individual retirement account or annuity (traditional IRA). You make contributions directly to an IRA set up by or for each employee.

You may make an annual contribution of up to 25% of each eligible employee's compensation or \$42,000, whichever is less. You are not required to make contributions every year, but when you do, you must contribute to the SEP-IRAs of all eligible employees who actually performed services during the year of the contribution.



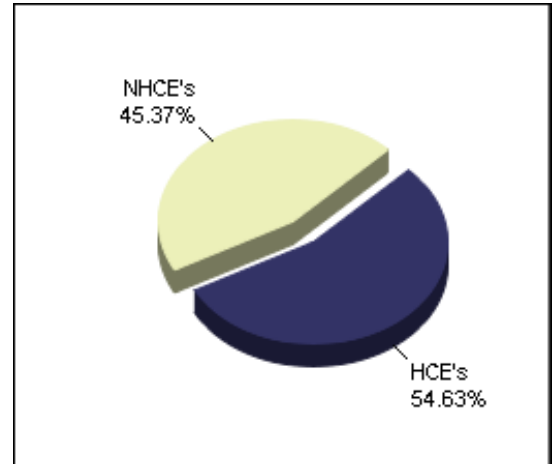
Safe Harbor 401(k) (Matching) with Traditional Plan

A defined contribution plan in which employees can defer up to the lesser of \$16,500.00 or 100% of compensation. Employer must contribute 3% on behalf of all eligible employees or match 100% of employee contributions up to 3% of compensation plus 50% of employee deferrals in excess of 3% up to 5% of compensation.



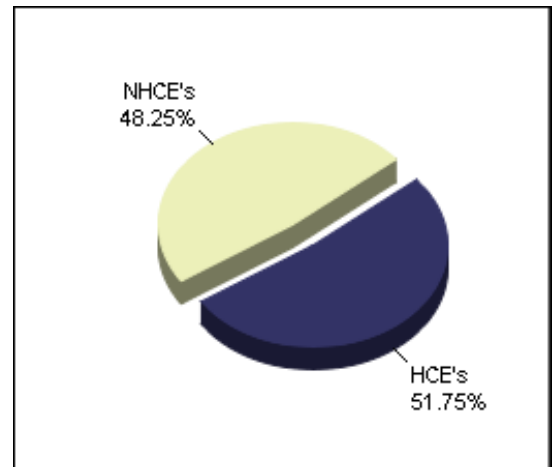
Safe Harbor 401(k) (Matching) with Integrated Plan

A defined contribution plan in which employees can defer up to the lesser of \$16,500.00 or 100% of compensation. Employer must contribute 3% on behalf of all eligible employees or match 100% of employee contributions up to 3% of compensation plus 50% of employee deferrals in excess of 3% up to 5% of compensation.



Safe Harbor 401(k) Plan / New Comparability Plan with 3% Contribution

The Super Comparability Plan was created by new IRS rules in 1999. This plan combines the Safe Harbor 401 (k) with the New Comparability Profit Sharing Plan. It allows you and your key employees to defer up to \$16,500.00 into the 401 (k) portion of the plan provided you contribute at least 3% of all eligible employees' gross salaries to the profit sharing part of the plan. Employees also may defer into the 401 (k) and are immediately 100% vested into the plan



Sample Employer #2 Census Report

DEF	Roth	Catchup	Name	Income	DOB	Age	DOH	HW	O/P	OWN	STA	SSN	ELIG	DOT
0.00%	0.00%	\$0.00	EMPLOYEE 1	\$75,000.00	12-31-1942	66	01-01-2007	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 10	\$30,000.00	12-31-1975	33	01-01-2008	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 11	\$30,000.00	12-31-1980	28	01-01-2008	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 12	\$15,000.00	12-31-1987	21	01-01-2007	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 13	\$80,000.00	12-31-1960	48	01-01-2008	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 14	\$30,000.00	12-31-1980	28	01-01-2008	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 15	\$35,000.00	12-31-1985	23	01-01-2008	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 16	\$100,000.00	12-31-1960	48	01-01-2007	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 17	\$75,000.00	12-31-1970	38	01-01-2007	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 18	\$35,000.00	12-31-1975	33	01-01-2008	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 19	\$35,000.00	12-31-1985	23	01-01-2008	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 2	\$150,000.00	12-31-1975	33	01-01-2005	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 20	\$110,000.00	12-31-1985	23	01-01-2008	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 3	\$100,000.00	12-31-1958	50	01-01-2007	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 4	\$25,000.00	12-31-1980	28	01-01-2008	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 5	\$15,000.00	12-31-1985	23	01-01-2008	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 6	\$4,500.00	12-31-1987	21	01-01-2008	500	0	0.00%			I-S	
0.00%	0.00%	\$0.00	EMPLOYEE 7	\$35,000.00	12-31-1942	66	01-01-2007	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 8	\$70,000.00	12-31-1985	23	01-01-2007	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	EMPLOYEE 9	\$30,000.00	12-31-1985	23	01-01-2008	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	OWNER 1	\$245,000.00	12-31-1958	50	01-01-2005	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	OWNER 2	\$245,000.00	12-31-1942	66	01-01-2005	1000	0	0.00%			E	
0.00%	0.00%	\$0.00	OWNER 3	\$245,000.00	12-31-1975	33	01-01-2005	1000	0	0.00%			E	

Key:

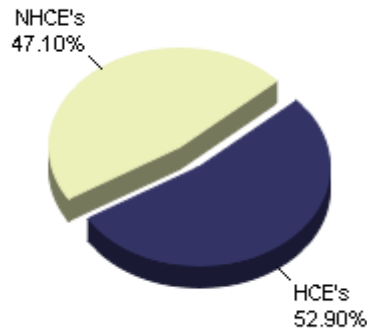
DEF=Deferral Percent
 Name=Employee Name
 Age=Age
 O/P=Title
 SSN=Social Security No.

Roth=Roth
 Income=Income
 DOH=Date of Hire
 OWN=Percentage Ownership
 ELIG=Eligibility Status

Catchup=Catchup
 DOB=Date of Birth
 HW=Hours Worked
 STA=Filing Status
 DOT=Date of Termination

Sample Employer #2 Traditional Plan

Compensation Distribution



Plan Summary

	Income	Contribution	Income %	Contrib %
Highly Comp.	\$1,060,000.00	\$239,360.47	58.56%	52.90%
Non HCE	\$750,000.00	\$213,139.54	41.44%	47.10%
Total	\$1,810,000.00	\$452,500.00		
Total Contribution		\$452,500.00		
% of Eligible Compensation		25.00%		

Plan Description

A Profit Sharing Plan is a defined contribution plan established and maintained by an employer. It allows eligible employees to share in profits generated by the business, while enabling the employer to make annual contributions on a discretionary basis. In a Traditional Plan contribution are made based on the ratio of each participant's compensation to the total eligible compensation.

Plan Specifications

Effective Date	1/1/2009
Minimum Age	21
Minimum Service	12
Minimum Hours	1000

Tips and Recommendations



The company contribution can be discretionary from year to year, in terms of whether to contribute and how much, up to prescribed limits.



Allocates employer contributions to all participants on a uniform basis.



Favors younger employees.

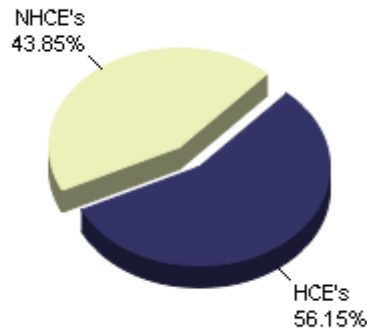
Sample Employer #2 Traditional Plan

Name	Age	Income	Contribution	% of Income	% of Budget	Account Value @65*
EMPLOYEE 15,	23	\$35,000.00	\$9,946.51	28.42%	2.39%	\$2,830,286.73
EMPLOYEE 2,	33	\$150,000.00	\$42,627.91	28.42%	10.25%	\$5,570,758.95
EMPLOYEE 20,	23	\$110,000.00	\$31,260.47	28.42%	7.52%	\$8,895,186.89
EMPLOYEE 9,	23	\$30,000.00	\$8,525.58	28.42%	2.05%	\$2,425,960.06
OWNER 1,	50	\$245,000.00	\$49,000.00	20.00%	11.79%	\$1,375,784.86
OWNER 2,	66	\$245,000.00	\$49,000.00	20.00%	11.79%	\$52,675.00
OWNER 3,	33	\$245,000.00	\$49,000.00	20.00%	11.79%	\$6,403,485.60
HC Total		\$1,060,000.00	\$239,360.47			
EMPLOYEE 1,	66	\$75,000.00	\$21,313.95	28.42%	5.13%	\$22,912.50
EMPLOYEE 10,	33	\$30,000.00	\$8,525.58	28.42%	2.05%	\$1,114,151.79
EMPLOYEE 11,	28	\$30,000.00	\$8,525.58	28.42%	2.05%	\$1,652,742.89
EMPLOYEE 12,	21	\$15,000.00	\$4,262.79	28.42%	1.03%	\$1,411,258.74
EMPLOYEE 13,	48	\$80,000.00	\$22,734.88	28.42%	5.47%	\$788,386.38
EMPLOYEE 14,	28	\$30,000.00	\$8,525.58	28.42%	2.05%	\$1,652,742.89
EMPLOYEE 16,	48	\$100,000.00	\$28,418.60	28.42%	6.84%	\$985,482.98
EMPLOYEE 17,	38	\$75,000.00	\$21,313.95	28.42%	5.13%	\$1,847,478.78
EMPLOYEE 18,	33	\$35,000.00	\$9,946.51	28.42%	2.39%	\$1,299,843.75
EMPLOYEE 19,	23	\$35,000.00	\$9,946.51	28.42%	2.39%	\$2,830,286.73
EMPLOYEE 3,	50	\$100,000.00	\$28,418.60	28.42%	6.84%	\$797,916.04
EMPLOYEE 4,	28	\$25,000.00	\$7,104.65	28.42%	1.71%	\$1,377,285.75
EMPLOYEE 5,	23	\$15,000.00	\$4,262.79	28.42%	1.03%	\$1,212,980.03
EMPLOYEE 7,	66	\$35,000.00	\$9,946.51	28.42%	2.39%	\$10,692.50
EMPLOYEE 8,	23	\$70,000.00	\$19,893.02	28.42%	4.78%	\$5,660,573.49
Non HC Total		\$750,000.00	\$213,139.54			
Total		\$1,810,000.00	\$452,500.00			
HC %		58.56%	52.90%			
Non HC %		41.44%	47.10%			

* Assumes this year's contribution invested now at 7.50% interest.

Sample Employer #2 Integrated Plan

Compensation Distribution



Plan Summary

	Income	Contribution	Income %	Contrib %
Highly Comp.	\$1,060,000.00	\$226,176.55	58.56%	56.15%
Non HCE	\$750,000.00	\$176,611.74	41.44%	43.85%
Total	\$1,810,000.00	\$402,788.29		
Total Contribution		\$402,788.29		
% of Eligible Compensation		22.25%		

Plan Description

A plan integrated with social security benefits can provide for contributions and benefits which favor highly paid employees as long as the plan complies with rules which limit the disparity above and below a specified level and provides some minimum benefit for all employees.

Plan Specifications

Effective Date	1/1/2009
Minimum Age	21
Minimum Service	12
Minimum Hours	1000
Integration Level	\$106,800.00
Base Contribution	23.55%

Allocation Groups

Excess Contribution	29.25%
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Tips and Recommendations



Favors higher paid employees by providing an additional share of the contribution to be based on compensation that would otherwise accrue minimal Social Security benefits or none at all.



Needs annual monitoring.



The company contribution can be discretionary from year to year, in terms of whether to contribute and how much, up to prescribed limits.

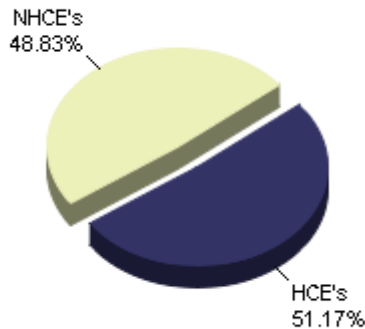
Sample Employer #2 Integrated Plan

Name	Age	Income	Contribution	% of Income	% of Budget	Account Value @65*
EMPLOYEE 15,	23	\$35,000.00	\$8,241.88	23.55%	2.05%	\$2,345,232.98
EMPLOYEE 2,	33	\$150,000.00	\$37,784.75	25.19%	9.38%	\$4,937,838.57
EMPLOYEE 20,	23	\$110,000.00	\$26,085.46	23.71%	6.48%	\$7,422,634.25
EMPLOYEE 9,	23	\$30,000.00	\$7,064.47	23.55%	1.75%	\$2,010,199.69
OWNER 1,	50	\$245,000.00	\$49,000.00	20.00%	12.17%	\$1,375,784.86
OWNER 2,	66	\$245,000.00	\$49,000.00	20.00%	12.17%	\$52,675.00
OWNER 3,	33	\$245,000.00	\$49,000.00	20.00%	12.17%	\$6,403,485.60
HC Total		\$1,060,000.00	\$226,176.55			
EMPLOYEE 1,	66	\$75,000.00	\$17,661.17	23.55%	4.38%	\$18,985.76
EMPLOYEE 10,	33	\$30,000.00	\$7,064.47	23.55%	1.75%	\$923,208.76
EMPLOYEE 11,	28	\$30,000.00	\$7,064.47	23.55%	1.75%	\$1,369,496.27
EMPLOYEE 12,	21	\$15,000.00	\$3,532.23	23.55%	0.88%	\$1,169,397.60
EMPLOYEE 13,	48	\$80,000.00	\$18,838.59	23.55%	4.68%	\$653,272.94
EMPLOYEE 14,	28	\$30,000.00	\$7,064.47	23.55%	1.75%	\$1,369,496.27
EMPLOYEE 16,	48	\$100,000.00	\$23,548.23	23.55%	5.85%	\$816,591.17
EMPLOYEE 17,	38	\$75,000.00	\$17,661.17	23.55%	4.38%	\$1,530,858.37
EMPLOYEE 18,	33	\$35,000.00	\$8,241.88	23.55%	2.05%	\$1,077,076.89
EMPLOYEE 19,	23	\$35,000.00	\$8,241.88	23.55%	2.05%	\$2,345,232.98
EMPLOYEE 3,	50	\$100,000.00	\$23,548.23	23.55%	5.85%	\$661,169.41
EMPLOYEE 4,	28	\$25,000.00	\$5,887.06	23.55%	1.46%	\$1,141,246.89
EMPLOYEE 5,	23	\$15,000.00	\$3,532.23	23.55%	0.88%	\$1,005,099.85
EMPLOYEE 7,	66	\$35,000.00	\$8,241.88	23.55%	2.05%	\$8,860.02
EMPLOYEE 8,	23	\$70,000.00	\$16,483.76	23.55%	4.09%	\$4,690,465.95
Non HC Total		\$750,000.00	\$176,611.74			
Total		\$1,810,000.00	\$402,788.29			
HC %		58.56%	56.15%			
Non HC %		41.44%	43.85%			

* Assumes this year's contribution invested now at 7.50% interest.

Sample Employer #2 New Comparability Plan

Compensation Distribution



Plan Summary

	Income	Contribution	Income %	Contrib %
Highly Comp.	\$1,060,000.00	\$221,061.70	58.56%	51.17%
Non HCE	\$750,000.00	\$210,944.93	41.44%	48.83%
Total	\$1,810,000.00	\$432,006.62		
Total Contribution		\$432,006.62		
% of Eligible Compensation		23.87%		

Plan Description

The comparability, or cross-tested, allocation method allows the employer to divide the employees into different classifications for purposes of allocating the contribution. If non-discrimination requirements are met, a larger share of the company's contribution may be made on behalf of those employees to whom the employer wishes to provide a more significant benefit.

The non-discrimination testing, like an age-weighted plan, is based on projected benefits at retirement, similar to a defined benefit plan. If the aggregated age of the preferred class is higher than the other classes, the allocation of current dollars can be skewed proportionately toward the older group.

Plan Specifications

Effective Date	1/1/2009
Minimum Age	21
Minimum Service	12
Minimum Hours	1000
Interest Rate	7.50%
Annuity Purchase Rate	101.49

Allocation Groups

Group A	22.79%
Group B	28.13%

Tips and Recommendations



Employers can maximize contributions to key employees and owners while minimizing contribution to other employees.



May require complex actuarial calculations and compliance issues.



The company contribution can be discretionary from year to year, in terms of whether to contribute and how much, up to prescribed limits.



May have higher administrative cost.

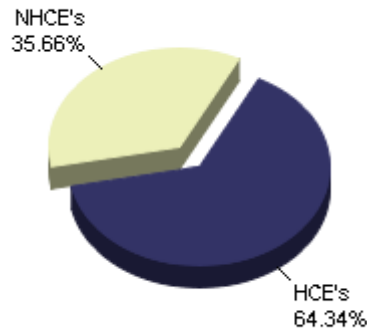
Sample Employer #2 New Comparability Plan

Name	Age	Income	Contribution	% of Income	% of Budget	Account Value @65*
EMPLOYEE 15,	23	\$35,000.00	\$7,975.88	22.79%	1.85%	\$2,269,540.76
EMPLOYEE 2,	33	\$150,000.00	\$34,182.32	22.79%	7.91%	\$4,467,061.32
EMPLOYEE 20,	23	\$110,000.00	\$25,067.04	22.79%	5.80%	\$7,132,842.34
EMPLOYEE 9,	23	\$30,000.00	\$6,836.46	22.79%	1.58%	\$1,945,320.63
OWNER 1,	50	\$245,000.00	\$49,000.00	20.00%	11.34%	\$1,375,784.86
OWNER 2,	66	\$245,000.00	\$49,000.00	20.00%	11.34%	\$52,675.00
OWNER 3,	33	\$245,000.00	\$49,000.00	20.00%	11.34%	\$6,403,485.60
HC Total		\$1,060,000.00	\$221,061.70			
EMPLOYEE 1,	66	\$75,000.00	\$21,094.49	28.13%	4.88%	\$22,676.58
EMPLOYEE 10,	33	\$30,000.00	\$8,437.80	28.13%	1.95%	\$1,102,679.84
EMPLOYEE 11,	28	\$30,000.00	\$8,437.80	28.13%	1.95%	\$1,635,725.29
EMPLOYEE 12,	21	\$15,000.00	\$4,218.90	28.13%	0.98%	\$1,396,727.59
EMPLOYEE 13,	48	\$80,000.00	\$22,500.79	28.13%	5.21%	\$780,268.69
EMPLOYEE 14,	28	\$30,000.00	\$8,437.80	28.13%	1.95%	\$1,635,725.29
EMPLOYEE 16,	48	\$100,000.00	\$28,125.99	28.13%	6.51%	\$975,335.87
EMPLOYEE 17,	38	\$75,000.00	\$21,094.49	28.13%	4.88%	\$1,828,456.06
EMPLOYEE 18,	33	\$35,000.00	\$9,844.10	28.13%	2.28%	\$1,286,459.81
EMPLOYEE 19,	23	\$35,000.00	\$9,844.10	28.13%	2.28%	\$2,801,144.47
EMPLOYEE 3,	50	\$100,000.00	\$28,125.99	28.13%	6.51%	\$789,700.23
EMPLOYEE 4,	28	\$25,000.00	\$7,031.50	28.13%	1.63%	\$1,363,104.40
EMPLOYEE 5,	23	\$15,000.00	\$4,218.90	28.13%	0.98%	\$1,200,490.48
EMPLOYEE 7,	66	\$35,000.00	\$9,844.10	28.13%	2.28%	\$10,582.40
EMPLOYEE 8,	23	\$70,000.00	\$19,688.19	28.13%	4.56%	\$5,602,288.91
Non HC Total		\$750,000.00	\$210,944.93			
Total		\$1,810,000.00	\$432,006.62			
HC %		58.56%	51.17%			
Non HC %		41.44%	48.83%			

* Assumes this year's contribution invested now at 7.50% interest.

Sample Employer #2 SIMPLE 401(k) Plan with Matching Contribution

Compensation Distribution



Plan Summary

	Income	Contribution	Income %	Contrib %
Highly Comp.	\$1,060,000.00	\$108,250.00	58.56%	64.34%
Non HCE	\$750,000.00	\$60,000.00	41.44%	35.66%
Total	\$1,810,000.00	\$168,250.00		
Total Contribution		\$168,250.00		
% of Eligible Compensation				9.30%

Plan Description

SIMPLE plan allows employees to make elective contributions to an individual retirement account (IRA). Employee contributions must be based on a percentage of their compensation and cannot exceed \$11,500.00 per year (which is indexed for inflation). The employer would have to satisfy one of two contribution formulas:

Under the matching contribution formula, the employer generally would be required to match employee contributions dollar-for-dollar up to 3% of each participating employee's compensation.

Plan Specifications

Effective Date	1/1/2009
Minimum Age	21
Minimum Service	12
Minimum Hours	1000
SIMPLE Matching Formula	100% on First 3% of Pay

Tips and Recommendations



SIMPLE plans eliminate many of the administrative costs associated with larger retirement plans.



No annual nondiscrimination tests



No more than 100 employees allowed.



All contributions made under a SIMPLE plan are fully vested.

Sample Employer #2

SIMPLE 401(k) Plan with Matching Contribution

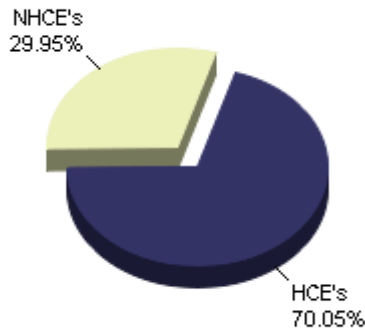
Name	Income	Deferrals\$	EE%	Match\$	ER%	Total\$	Total%	415 Limit
EMPLOYEE 15,	\$35,000.00	\$11,500.00	32.86%	\$1,050.00	3.00%	\$12,550.00	35.86%	\$35,000.00
EMPLOYEE 2,	\$150,000.00	\$11,500.00	7.67%	\$4,500.00	3.00%	\$16,000.00	10.67%	\$49,000.00
EMPLOYEE 20,	\$110,000.00	\$11,500.00	10.45%	\$3,300.00	3.00%	\$14,800.00	13.45%	\$49,000.00
EMPLOYEE 9,	\$30,000.00	\$11,500.00	38.33%	\$900.00	3.00%	\$12,400.00	41.33%	\$30,000.00
OWNER 1,	\$245,000.00	\$11,500.00	4.69%	\$6,000.00	2.45%	\$17,500.00	7.14%	\$49,000.00
OWNER 2,	\$245,000.00	\$11,500.00	4.69%	\$6,000.00	2.45%	\$17,500.00	7.14%	\$49,000.00
OWNER 3,	\$245,000.00	\$11,500.00	4.69%	\$6,000.00	2.45%	\$17,500.00	7.14%	\$49,000.00
HC Total	\$1,060,000.00	\$80,500.00		\$27,750.00		\$108,250.00		
EMPLOYEE 1,	\$75,000.00	\$3,750.00	5.00%	\$2,250.00	3.00%	\$6,000.00	8.00%	\$49,000.00
EMPLOYEE 10,	\$30,000.00	\$1,500.00	5.00%	\$900.00	3.00%	\$2,400.00	8.00%	\$30,000.00
EMPLOYEE 11,	\$30,000.00	\$1,500.00	5.00%	\$900.00	3.00%	\$2,400.00	8.00%	\$30,000.00
EMPLOYEE 12,	\$15,000.00	\$750.00	5.00%	\$450.00	3.00%	\$1,200.00	8.00%	\$15,000.00
EMPLOYEE 13,	\$80,000.00	\$4,000.00	5.00%	\$2,400.00	3.00%	\$6,400.00	8.00%	\$49,000.00
EMPLOYEE 14,	\$30,000.00	\$1,500.00	5.00%	\$900.00	3.00%	\$2,400.00	8.00%	\$30,000.00
EMPLOYEE 16,	\$100,000.00	\$5,000.00	5.00%	\$3,000.00	3.00%	\$8,000.00	8.00%	\$49,000.00
EMPLOYEE 17,	\$75,000.00	\$3,750.00	5.00%	\$2,250.00	3.00%	\$6,000.00	8.00%	\$49,000.00
EMPLOYEE 18,	\$35,000.00	\$1,750.00	5.00%	\$1,050.00	3.00%	\$2,800.00	8.00%	\$35,000.00
EMPLOYEE 19,	\$35,000.00	\$1,750.00	5.00%	\$1,050.00	3.00%	\$2,800.00	8.00%	\$35,000.00
EMPLOYEE 3,	\$100,000.00	\$5,000.00	5.00%	\$3,000.00	3.00%	\$8,000.00	8.00%	\$49,000.00
EMPLOYEE 4,	\$25,000.00	\$1,250.00	5.00%	\$750.00	3.00%	\$2,000.00	8.00%	\$25,000.00
EMPLOYEE 5,	\$15,000.00	\$750.00	5.00%	\$450.00	3.00%	\$1,200.00	8.00%	\$15,000.00
EMPLOYEE 7,	\$35,000.00	\$1,750.00	5.00%	\$1,050.00	3.00%	\$2,800.00	8.00%	\$35,000.00
EMPLOYEE 8,	\$70,000.00	\$3,500.00	5.00%	\$2,100.00	3.00%	\$5,600.00	8.00%	\$49,000.00
Non HC Total	\$750,000.00	\$37,500.00		\$22,500.00		\$60,000.00		
Total	\$1,810,000.00	\$118,000.00		\$50,250.00		\$168,250.00		
HC %	58.56%	68.22%		55.22%		64.34%		
Average	\$151,428.57	\$11,500.00		\$3,964.29		\$15,464.29		
Non HC %	41.44%	31.78%		44.78%		35.66%		
Average	\$50,000.00	\$2,500.00		\$1,500.00		\$4,000.00		

* Assumes this year's contribution invested now at 7.50% interest.

Sample Employer #2

Safe Harbor 401(k) with Matching Contribution

Compensation Distribution



Plan Summary

	Income	Contribution	Income %	Contrib %
Highly Comp.	\$1,060,000.00	\$157,900.00	58.56%	70.05%
Non HCE	\$750,000.00	\$67,500.00	41.44%	29.95%
Total	\$1,810,000.00	\$225,400.00		
Total Contribution		\$225,400.00		
% of Eligible Compensation				12.45%

Plan Description

A defined contribution plan in which employees can defer up to the lesser of \$16,500.00 or 100% of compensation. Employer must contribute 3% on behalf of all eligible employees or match 100% of employee contributions up to 3% of compensation plus 50% of employee deferrals in excess of 3% up to 5% of compensation.

Plan Specifications

Effective Date	1/1/2009
Minimum Age	21
Minimum Service	12
Minimum Hours	1000
Safe Harbor Matching Formula	100% on First 3% of Pay 50% on Next 2% of Pay

Tips and Recommendations



Employees contribute to funding their retirement.



All contributions made are fully vested.



No annual nondiscrimination tests.



Requires an employer contribution

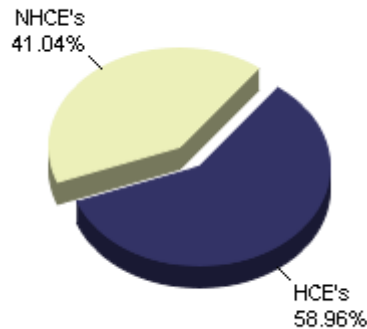
Sample Employer #2 Safe Harbor 401(k) with Matching Contribution

Name	Income	Deferrals\$	EE%	Match\$	ER%	Total\$	Total%	415 Limit
EMPLOYEE 15,	\$35,000.00	\$16,500.00	47.14%	\$1,400.00	4.00%	\$17,900.00	51.14%	\$35,000.00
EMPLOYEE 2,	\$150,000.00	\$16,500.00	11.00%	\$6,000.00	4.00%	\$22,500.00	15.00%	\$49,000.00
EMPLOYEE 20,	\$110,000.00	\$16,500.00	15.00%	\$4,400.00	4.00%	\$20,900.00	19.00%	\$49,000.00
EMPLOYEE 9,	\$30,000.00	\$16,500.00	55.00%	\$1,200.00	4.00%	\$17,700.00	59.00%	\$30,000.00
OWNER 1,	\$245,000.00	\$16,500.00	6.73%	\$9,800.00	4.00%	\$26,300.00	10.73%	\$49,000.00
OWNER 2,	\$245,000.00	\$16,500.00	6.73%	\$9,800.00	4.00%	\$26,300.00	10.73%	\$49,000.00
OWNER 3,	\$245,000.00	\$16,500.00	6.73%	\$9,800.00	4.00%	\$26,300.00	10.73%	\$49,000.00
HC Total	\$1,060,000.00	\$115,500.00		\$42,400.00		\$157,900.00		
EMPLOYEE 1,	\$75,000.00	\$3,750.00	5.00%	\$3,000.00	4.00%	\$6,750.00	9.00%	\$49,000.00
EMPLOYEE 10,	\$30,000.00	\$1,500.00	5.00%	\$1,200.00	4.00%	\$2,700.00	9.00%	\$30,000.00
EMPLOYEE 11,	\$30,000.00	\$1,500.00	5.00%	\$1,200.00	4.00%	\$2,700.00	9.00%	\$30,000.00
EMPLOYEE 12,	\$15,000.00	\$750.00	5.00%	\$600.00	4.00%	\$1,350.00	9.00%	\$15,000.00
EMPLOYEE 13,	\$80,000.00	\$4,000.00	5.00%	\$3,200.00	4.00%	\$7,200.00	9.00%	\$49,000.00
EMPLOYEE 14,	\$30,000.00	\$1,500.00	5.00%	\$1,200.00	4.00%	\$2,700.00	9.00%	\$30,000.00
EMPLOYEE 16,	\$100,000.00	\$5,000.00	5.00%	\$4,000.00	4.00%	\$9,000.00	9.00%	\$49,000.00
EMPLOYEE 17,	\$75,000.00	\$3,750.00	5.00%	\$3,000.00	4.00%	\$6,750.00	9.00%	\$49,000.00
EMPLOYEE 18,	\$35,000.00	\$1,750.00	5.00%	\$1,400.00	4.00%	\$3,150.00	9.00%	\$35,000.00
EMPLOYEE 19,	\$35,000.00	\$1,750.00	5.00%	\$1,400.00	4.00%	\$3,150.00	9.00%	\$35,000.00
EMPLOYEE 3,	\$100,000.00	\$5,000.00	5.00%	\$4,000.00	4.00%	\$9,000.00	9.00%	\$49,000.00
EMPLOYEE 4,	\$25,000.00	\$1,250.00	5.00%	\$1,000.00	4.00%	\$2,250.00	9.00%	\$25,000.00
EMPLOYEE 5,	\$15,000.00	\$750.00	5.00%	\$600.00	4.00%	\$1,350.00	9.00%	\$15,000.00
EMPLOYEE 7,	\$35,000.00	\$1,750.00	5.00%	\$1,400.00	4.00%	\$3,150.00	9.00%	\$35,000.00
EMPLOYEE 8,	\$70,000.00	\$3,500.00	5.00%	\$2,800.00	4.00%	\$6,300.00	9.00%	\$49,000.00
Non HC Total	\$750,000.00	\$37,500.00		\$30,000.00		\$67,500.00		
Total	\$1,810,000.00	\$153,000.00		\$72,400.00		\$225,400.00		
HC %	58.56%	75.49%		58.56%		70.05%		
Average	\$151,428.57	\$16,500.00		\$6,057.14		\$22,557.14		
Non HC %	41.44%	24.51%		41.44%		29.95%		
Average	\$50,000.00	\$2,500.00		\$2,000.00		\$4,500.00		

* Assumes this year's contribution invested now at 7.50% interest.

Sample Employer #2 Defined Benefit Plan

Compensation Distribution



Plan Summary

	Income	Contribution	Income %	Contrib %
Highly Comp.	\$1,060,000.00	\$191,918.76	58.56%	58.96%
Non HCE	\$750,000.00	\$133,587.36	41.44%	41.04%
Total	\$1,810,000.00	\$325,506.12		
Total Contribution		\$325,506.12		
% of Eligible Compensation		17.98%		

Plan Description

A defined benefit plan is designed to provide a specific benefit amount at retirement. This is the traditional "pension" plan in which the employer bears the risk of providing the promised level of retirement benefits to participants. Provide a pre-defined annual retirement income for employees. Contributions are based on specific income requirements, along with actuarial variables such as years until retirement, life expectancy, compensation, etc.

Plan Specifications

Effective Date	1/1/2009
Minimum Age	21
Minimum Service	12
Minimum Hours	1000
Benefit Formula	5.00% of avg. comp.
Maximum Years	20

Allocation Groups

Mortality Table	GAM '83 Blend
Pre-Retirement Interest Rate	5.00%
Post-Retirement Interest Rate	5.00%
Normal Retirement Age	65 Years

Tips and Recommendations



Favorable benefits for older and highly paid employees



May have higher administrative cost.



Contribution for executives can be substantially higher in a defined benefit plan than in other types of retirement plans.



Complex actuarial and compliance issues.

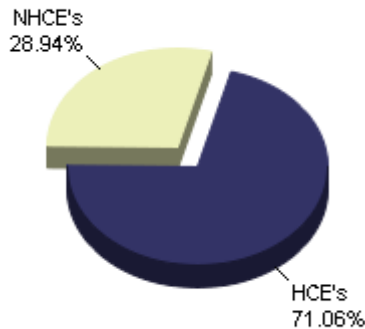
Sample Employer #2 Defined Benefit Plan

Name	Age	Income	Contribution	% of Income	% of Budget	Projected Monthly Benefit
EMPLOYEE 15,	23	\$35,000.00	\$2,823.14	8.07%	0.87%	\$2,916.67
EMPLOYEE 2,	33	\$150,000.00	\$21,609.00	14.41%	6.64%	\$12,500.00
EMPLOYEE 20,	23	\$110,000.00	\$8,872.71	8.07%	2.73%	\$9,166.67
EMPLOYEE 9,	23	\$30,000.00	\$2,419.83	8.07%	0.74%	\$2,500.00
OWNER 1,	50	\$245,000.00	\$59,723.72	24.38%	18.35%	\$10,208.33
OWNER 2,	66	\$245,000.00	\$69,564.58	28.39%	21.37%	\$5,104.17
OWNER 3,	33	\$245,000.00	\$26,905.78	10.98%	8.27%	\$15,563.99
HC Total		\$1,060,000.00	\$191,918.76			
EMPLOYEE 1,	66	\$75,000.00	\$21,295.28	28.39%	6.54%	\$1,562.50
EMPLOYEE 10,	33	\$30,000.00	\$4,321.80	14.41%	1.33%	\$2,500.00
EMPLOYEE 11,	28	\$30,000.00	\$3,212.53	10.71%	0.99%	\$2,500.00
EMPLOYEE 12,	21	\$15,000.00	\$1,083.34	7.22%	0.33%	\$1,250.00
EMPLOYEE 13,	48	\$80,000.00	\$16,399.59	20.50%	5.04%	\$3,333.33
EMPLOYEE 14,	28	\$30,000.00	\$3,212.53	10.71%	0.99%	\$2,500.00
EMPLOYEE 16,	48	\$100,000.00	\$20,499.48	20.50%	6.30%	\$4,166.67
EMPLOYEE 17,	38	\$75,000.00	\$11,849.46	15.80%	3.64%	\$5,000.00
EMPLOYEE 18,	33	\$35,000.00	\$5,042.10	14.41%	1.55%	\$2,916.67
EMPLOYEE 19,	23	\$35,000.00	\$2,823.14	8.07%	0.87%	\$2,916.67
EMPLOYEE 3,	50	\$100,000.00	\$24,377.03	24.38%	7.49%	\$4,166.67
EMPLOYEE 4,	28	\$25,000.00	\$2,677.10	10.71%	0.82%	\$2,083.33
EMPLOYEE 5,	23	\$15,000.00	\$1,209.92	8.07%	0.37%	\$1,250.00
EMPLOYEE 7,	66	\$35,000.00	\$9,937.80	28.39%	3.05%	\$729.17
EMPLOYEE 8,	23	\$70,000.00	\$5,646.27	8.07%	1.73%	\$5,833.33
Non HC Total		\$750,000.00	\$133,587.36			
Total		\$1,810,000.00	\$325,506.12			
HC %		58.56%	58.96%			
Non HC %		41.44%	41.04%			

Sample Employer #2

Safe Harbor 401(k) with 3% Non-Elective Contribution Formula

Compensation Distribution



Plan Summary

	Income	Contribution	Income %	Contrib %
Highly Comp.	\$1,060,000.00	\$147,300.00	58.56%	71.06%
Non HCE	\$750,000.00	\$60,000.00	41.44%	28.94%
Total	\$1,810,000.00	\$207,300.00		
Total Contribution		\$207,300.00		
% of Eligible Compensation				11.45%

Plan Description

A defined contribution plan in which employees can defer up to the lesser of \$16,500.00 or 100% of compensation. Employer must contribute 3% on behalf of all eligible employees or match 100% of employee contributions up to 3% of compensation plus 50% of employee deferrals in excess of 3% up to 5% of compensation.

Plan Specifications

Effective Date	1/1/2009
Minimum Age	21
Minimum Service	12
Minimum Hours	1000

Tips and Recommendations



Employees contribute to funding their retirement.



All contributions made are fully vested.



No annual nondiscrimination tests



Requires an employer contribution

Sample Employer #2

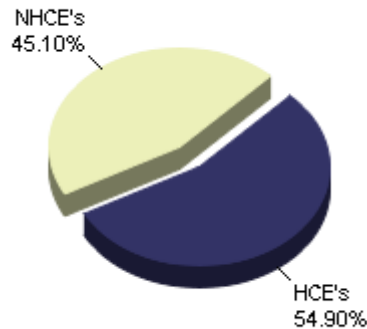
Safe Harbor 401(k) with 3% Non-Elective Contribution Formula

Name	Income	Deferral\$	EE%	\$Safe Harbor 3%	%Safe Harbor 3%	Total\$	Total%	415 Limit
EMPLOYEE 15,	\$35,000.00	\$16,500.00	47.14%	\$1,050.00	3.00%	\$17,550.00	50.14%	\$35,000.00
EMPLOYEE 2,	\$150,000.00	\$16,500.00	11.00%	\$4,500.00	3.00%	\$21,000.00	14.00%	\$49,000.00
EMPLOYEE 20,	\$110,000.00	\$16,500.00	15.00%	\$3,300.00	3.00%	\$19,800.00	18.00%	\$49,000.00
EMPLOYEE 9,	\$30,000.00	\$16,500.00	55.00%	\$900.00	3.00%	\$17,400.00	58.00%	\$30,000.00
OWNER 1,	\$245,000.00	\$16,500.00	6.73%	\$7,350.00	3.00%	\$23,850.00	9.73%	\$49,000.00
OWNER 2,	\$245,000.00	\$16,500.00	6.73%	\$7,350.00	3.00%	\$23,850.00	9.73%	\$49,000.00
OWNER 3,	\$245,000.00	\$16,500.00	6.73%	\$7,350.00	3.00%	\$23,850.00	9.73%	\$49,000.00
HC Total	\$1,060,000.00	\$115,500.00		\$31,800.00		\$147,300.00		
EMPLOYEE 1,	\$75,000.00	\$3,750.00	5.00%	\$2,250.00	3.00%	\$6,000.00	8.00%	\$49,000.00
EMPLOYEE 10,	\$30,000.00	\$1,500.00	5.00%	\$900.00	3.00%	\$2,400.00	8.00%	\$30,000.00
EMPLOYEE 11,	\$30,000.00	\$1,500.00	5.00%	\$900.00	3.00%	\$2,400.00	8.00%	\$30,000.00
EMPLOYEE 12,	\$15,000.00	\$750.00	5.00%	\$450.00	3.00%	\$1,200.00	8.00%	\$15,000.00
EMPLOYEE 13,	\$80,000.00	\$4,000.00	5.00%	\$2,400.00	3.00%	\$6,400.00	8.00%	\$49,000.00
EMPLOYEE 14,	\$30,000.00	\$1,500.00	5.00%	\$900.00	3.00%	\$2,400.00	8.00%	\$30,000.00
EMPLOYEE 16,	\$100,000.00	\$5,000.00	5.00%	\$3,000.00	3.00%	\$8,000.00	8.00%	\$49,000.00
EMPLOYEE 17,	\$75,000.00	\$3,750.00	5.00%	\$2,250.00	3.00%	\$6,000.00	8.00%	\$49,000.00
EMPLOYEE 18,	\$35,000.00	\$1,750.00	5.00%	\$1,050.00	3.00%	\$2,800.00	8.00%	\$35,000.00
EMPLOYEE 19,	\$35,000.00	\$1,750.00	5.00%	\$1,050.00	3.00%	\$2,800.00	8.00%	\$35,000.00
EMPLOYEE 3,	\$100,000.00	\$5,000.00	5.00%	\$3,000.00	3.00%	\$8,000.00	8.00%	\$49,000.00
EMPLOYEE 4,	\$25,000.00	\$1,250.00	5.00%	\$750.00	3.00%	\$2,000.00	8.00%	\$25,000.00
EMPLOYEE 5,	\$15,000.00	\$750.00	5.00%	\$450.00	3.00%	\$1,200.00	8.00%	\$15,000.00
EMPLOYEE 7,	\$35,000.00	\$1,750.00	5.00%	\$1,050.00	3.00%	\$2,800.00	8.00%	\$35,000.00
EMPLOYEE 8,	\$70,000.00	\$3,500.00	5.00%	\$2,100.00	3.00%	\$5,600.00	8.00%	\$49,000.00
Non HC Total	\$750,000.00	\$37,500.00		\$22,500.00		\$60,000.00		
Total	\$1,810,000.00	\$153,000.00		\$54,300.00		\$207,300.00		
HC %	58.56%	75.49%		58.56%		71.06%		
Average	\$151,428.57	\$16,500.00		\$4,542.86		\$21,042.86		
Non HC %	41.44%	24.51%		41.44%		28.94%		
Average	\$50,000.00	\$2,500.00		\$1,500.00		\$4,000.00		

* Assumes this year's contribution invested now at 7.50% interest.

Sample Employer #2 SEP

Compensation Distribution



Plan Summary

	Income	Contribution	Income %	Contrib %
Highly Comp.	\$1,060,000.00	\$228,250.00	58.56%	54.90%
Non HCE	\$750,000.00	\$187,500.00	41.44%	45.10%
Total	\$1,810,000.00	\$415,750.00		
Total Contribution		\$415,750.00		
% of Eligible Compensation				22.97%

Plan Description

A Simplified Employee Pension (SEP) is a plan that provides you with an easy way to make contributions toward your employees' retirement income. Under a SEP, you can contribute to an employee's traditional individual retirement account or annuity (traditional IRA). You make contributions directly to an IRA set up by or for each employee.

You may make an annual contribution of up to 25% of each eligible employee's compensation or \$42,000, whichever is less. You are not required to make contributions every year, but when you do, you must contribute to the SEP-IRAs of all eligible employees who actually performed services during the year of the contribution.

Plan Specifications

Effective Date	1/1/2009
Minimum Age	21
Minimum Service	12
Minimum Hours	1000

Tips and Recommendations



The company contribution can be discretionary from year to year, in terms of whether to contribute and how much, up to prescribed limits.



Allocates employer contributions to all participants on a uniform basis.



No Loans

Sample Employer #2 SEP

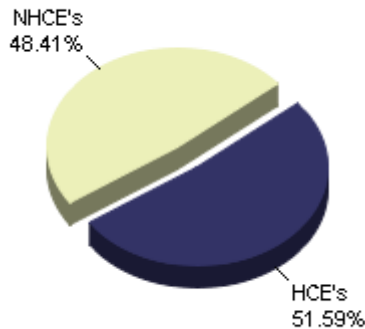
Name	Age	Income	Contribution	% of Income	% of Budget	Account Value @65*
EMPLOYEE 15,	23	\$35,000.00	\$8,750.00	25.00%	2.10%	\$2,489,818.53
EMPLOYEE 2,	33	\$150,000.00	\$37,500.00	25.00%	9.02%	\$4,900,626.74
EMPLOYEE 20,	23	\$110,000.00	\$27,500.00	25.00%	6.61%	\$7,825,143.95
EMPLOYEE 9,	23	\$30,000.00	\$7,500.00	25.00%	1.80%	\$2,134,130.17
OWNER 1,	50	\$245,000.00	\$49,000.00	20.00%	11.79%	\$1,375,784.86
OWNER 2,	66	\$245,000.00	\$49,000.00	20.00%	11.79%	\$52,675.00
OWNER 3,	33	\$245,000.00	\$49,000.00	20.00%	11.79%	\$6,403,485.60
HC Total		\$1,060,000.00	\$228,250.00			
EMPLOYEE 1,	66	\$75,000.00	\$18,750.00	25.00%	4.51%	\$20,156.25
EMPLOYEE 10,	33	\$30,000.00	\$7,500.00	25.00%	1.80%	\$980,125.35
EMPLOYEE 11,	28	\$30,000.00	\$7,500.00	25.00%	1.80%	\$1,453,926.84
EMPLOYEE 12,	21	\$15,000.00	\$3,750.00	25.00%	0.90%	\$1,241,491.93
EMPLOYEE 13,	48	\$80,000.00	\$20,000.00	25.00%	4.81%	\$693,547.76
EMPLOYEE 14,	28	\$30,000.00	\$7,500.00	25.00%	1.80%	\$1,453,926.84
EMPLOYEE 16,	48	\$100,000.00	\$25,000.00	25.00%	6.01%	\$866,934.70
EMPLOYEE 17,	38	\$75,000.00	\$18,750.00	25.00%	4.51%	\$1,625,237.06
EMPLOYEE 18,	33	\$35,000.00	\$8,750.00	25.00%	2.10%	\$1,143,479.57
EMPLOYEE 19,	23	\$35,000.00	\$8,750.00	25.00%	2.10%	\$2,489,818.53
EMPLOYEE 3,	50	\$100,000.00	\$25,000.00	25.00%	6.01%	\$701,931.05
EMPLOYEE 4,	28	\$25,000.00	\$6,250.00	25.00%	1.50%	\$1,211,605.70
EMPLOYEE 5,	23	\$15,000.00	\$3,750.00	25.00%	0.90%	\$1,067,065.08
EMPLOYEE 7,	66	\$35,000.00	\$8,750.00	25.00%	2.10%	\$9,406.25
EMPLOYEE 8,	23	\$70,000.00	\$17,500.00	25.00%	4.21%	\$4,979,637.06
Non HC Total		\$750,000.00	\$187,500.00			
Total		\$1,810,000.00	\$415,750.00			
HC %		58.56%	54.90%			
Non HC %		41.44%	45.10%			

* Assumes this year's contribution invested now at 7.50% interest.

Sample Employer #2

Safe Harbor 401(k) (Matching) with Traditional Plan

Compensation Distribution



Plan Summary

	Income	Contribution	Income %	Contrib %
Highly Comp.	\$1,060,000.00	\$299,072.09	58.56%	51.59%
Non HCE	\$750,000.00	\$280,639.54	41.44%	48.41%
Total	\$1,810,000.00	\$579,711.63		
Total Contribution		\$579,711.63		
% of Eligible Compensation		32.03%		

Plan Description

A defined contribution plan in which employees can defer up to the lesser of \$16,500.00 or 100% of compensation. Employer must contribute 3% on behalf of all eligible employees or match 100% of employee contributions up to 3% of compensation plus 50% of employee deferrals in excess of 3% up to 5% of compensation.

Plan Specifications

Effective Date	1/1/2009
Minimum Age	21
Minimum Service	12
Minimum Hours	1000
Safe Harbor Matching Formula	100% on First 3% of Pay 50% on Next 2% of Pay

Tips and Recommendations



Employees contribute to funding their retirement.



Allocates employer contributions to all participants on a uniform basis.



Favors younger employees.



Requires an employer contribution

Sample Employer #2

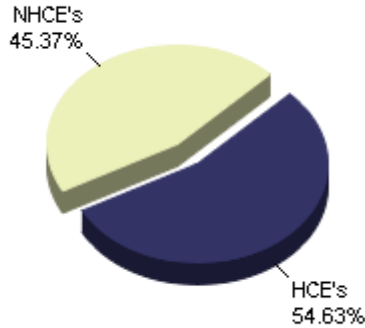
Safe Harbor 401(k) (Matching) with Traditional Plan

Name	Income	Deferral\$	EE%	Match\$	ER%	TPS \$	TPS %	Total\$	Total%	415 Limit
EMPLOYEE 15,	\$35,000.00	\$16,500.00	47.14%	\$1,400.00	4.00%	\$9,946.51	28.42%	\$27,846.51	79.56%	\$35,000.00
EMPLOYEE 2,	\$150,000.00	\$16,500.00	11.00%	\$6,000.00	4.00%	\$26,500.00	17.67%	\$49,000.00	32.67%	\$49,000.00
EMPLOYEE 20,	\$110,000.00	\$16,500.00	15.00%	\$4,400.00	4.00%	\$28,100.00	25.55%	\$49,000.00	44.55%	\$49,000.00
EMPLOYEE 9,	\$30,000.00	\$16,500.00	55.00%	\$1,200.00	4.00%	\$8,525.58	28.42%	\$26,225.58	87.42%	\$30,000.00
OWNER 1,	\$245,000.00	\$16,500.00	6.73%	\$9,800.00	4.00%	\$22,700.00	9.27%	\$49,000.00	20.00%	\$49,000.00
OWNER 2,	\$245,000.00	\$16,500.00	6.73%	\$9,800.00	4.00%	\$22,700.00	9.27%	\$49,000.00	20.00%	\$49,000.00
OWNER 3,	\$245,000.00	\$16,500.00	6.73%	\$9,800.00	4.00%	\$22,700.00	9.27%	\$49,000.00	20.00%	\$49,000.00
HC Total	\$1,060,000.00	\$115,500.00		\$42,400.00		\$141,172.09		\$299,072.09		
EMPLOYEE 1,	\$75,000.00	\$3,750.00	5.00%	\$3,000.00	4.00%	\$21,313.95	28.42%	\$28,063.95	37.42%	\$49,000.00
EMPLOYEE 10,	\$30,000.00	\$1,500.00	5.00%	\$1,200.00	4.00%	\$8,525.58	28.42%	\$11,225.58	37.42%	\$30,000.00
EMPLOYEE 11,	\$30,000.00	\$1,500.00	5.00%	\$1,200.00	4.00%	\$8,525.58	28.42%	\$11,225.58	37.42%	\$30,000.00
EMPLOYEE 12,	\$15,000.00	\$750.00	5.00%	\$600.00	4.00%	\$4,262.79	28.42%	\$5,612.79	37.42%	\$15,000.00
EMPLOYEE 13,	\$80,000.00	\$4,000.00	5.00%	\$3,200.00	4.00%	\$22,734.88	28.42%	\$29,934.88	37.42%	\$49,000.00
EMPLOYEE 14,	\$30,000.00	\$1,500.00	5.00%	\$1,200.00	4.00%	\$8,525.58	28.42%	\$11,225.58	37.42%	\$30,000.00
EMPLOYEE 16,	\$100,000.00	\$5,000.00	5.00%	\$4,000.00	4.00%	\$28,418.60	28.42%	\$37,418.60	37.42%	\$49,000.00
EMPLOYEE 17,	\$75,000.00	\$3,750.00	5.00%	\$3,000.00	4.00%	\$21,313.95	28.42%	\$28,063.95	37.42%	\$49,000.00
EMPLOYEE 18,	\$35,000.00	\$1,750.00	5.00%	\$1,400.00	4.00%	\$9,946.51	28.42%	\$13,096.51	37.42%	\$35,000.00
EMPLOYEE 19,	\$35,000.00	\$1,750.00	5.00%	\$1,400.00	4.00%	\$9,946.51	28.42%	\$13,096.51	37.42%	\$35,000.00
EMPLOYEE 3,	\$100,000.00	\$5,000.00	5.00%	\$4,000.00	4.00%	\$28,418.60	28.42%	\$37,418.60	37.42%	\$49,000.00
EMPLOYEE 4,	\$25,000.00	\$1,250.00	5.00%	\$1,000.00	4.00%	\$7,104.65	28.42%	\$9,354.65	37.42%	\$25,000.00
EMPLOYEE 5,	\$15,000.00	\$750.00	5.00%	\$600.00	4.00%	\$4,262.79	28.42%	\$5,612.79	37.42%	\$15,000.00
EMPLOYEE 7,	\$35,000.00	\$1,750.00	5.00%	\$1,400.00	4.00%	\$9,946.51	28.42%	\$13,096.51	37.42%	\$35,000.00
EMPLOYEE 8,	\$70,000.00	\$3,500.00	5.00%	\$2,800.00	4.00%	\$19,893.02	28.42%	\$26,193.02	37.42%	\$49,000.00
Non HC Total	\$750,000.00	\$37,500.00		\$30,000.00		\$213,139.54		\$280,639.54		
Total	\$1,810,000.00	\$153,000.00		\$72,400.00		\$354,311.63		\$579,711.63		
HC %	58.56%	75.49%		58.56%		39.84%		51.59%		
Average	\$151,428.57	\$16,500.00		\$6,057.14		\$20,167.44		\$42,724.58		
Non HC %	41.44%	24.51%		41.44%		60.16%		48.41%		
Average	\$50,000.00	\$2,500.00		\$2,000.00		\$14,209.30		\$18,709.30		

Sample Employer #2

Safe Harbor 401(k) (Matching) with Integrated Plan

Compensation Distribution



Plan Summary

	Income	Contribution	Income %	Contrib %
Highly Comp.	\$1,060,000.00	\$293,891.81	58.56%	54.63%
Non HCE	\$750,000.00	\$244,111.74	41.44%	45.37%
Total	\$1,810,000.00	\$538,003.55		
Total Contribution		\$538,003.55		
% of Eligible Compensation		29.72%		

Plan Description

A defined contribution plan in which employees can defer up to the lesser of \$16,500.00 or 100% of compensation. Employer must contribute 3% on behalf of all eligible employees or match 100% of employee contributions up to 3% of compensation plus 50% of employee deferrals in excess of 3% up to 5% of compensation.

Plan Specifications

Effective Date	1/1/2009
Minimum Age	21
Minimum Service	12
Minimum Hours	1000
Safe Harbor Matching Formula	100% on First 3% of Pay 50% on Next 2% of Pay

Tips and Recommendations



Employees contribute to funding their retirement.



Favors higher paid employees by providing an additional share of the contribution to be based on compensation that would otherwise accrue minimal Social Security benefits or none at all.



Requires an employer contribution

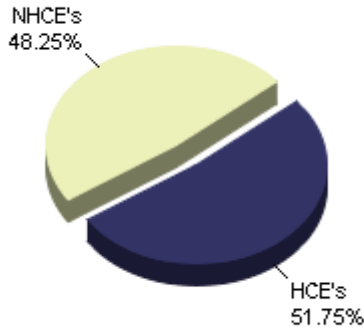
Sample Employer #2 Safe Harbor 401(k) (Matching) with Integrated Plan

Name	Income	Deferral\$	EE%	Match\$	ER%	INTPS \$	INTPS %	Total\$	Total%	415 Limit
EMPLOYEE 15,	\$35,000.00	\$16,500.00	47.14%	\$1,400.00	4.00%	\$8,241.88	23.55%	\$26,141.88	74.69%	\$35,000.00
EMPLOYEE 2,	\$150,000.00	\$16,500.00	11.00%	\$6,000.00	4.00%	\$26,500.00	17.67%	\$49,000.00	32.67%	\$49,000.00
EMPLOYEE 20,	\$110,000.00	\$16,500.00	15.00%	\$4,400.00	4.00%	\$26,085.46	23.71%	\$46,985.46	42.71%	\$49,000.00
EMPLOYEE 9,	\$30,000.00	\$16,500.00	55.00%	\$1,200.00	4.00%	\$7,064.47	23.55%	\$24,764.47	82.55%	\$30,000.00
OWNER 1,	\$245,000.00	\$16,500.00	6.73%	\$9,800.00	4.00%	\$22,700.00	9.27%	\$49,000.00	20.00%	\$49,000.00
OWNER 2,	\$245,000.00	\$16,500.00	6.73%	\$9,800.00	4.00%	\$22,700.00	9.27%	\$49,000.00	20.00%	\$49,000.00
OWNER 3,	\$245,000.00	\$16,500.00	6.73%	\$9,800.00	4.00%	\$22,700.00	9.27%	\$49,000.00	20.00%	\$49,000.00
HC Total	\$1,060,000.00	\$115,500.00		\$42,400.00		\$135,991.81		\$293,891.81		
EMPLOYEE 1,	\$75,000.00	\$3,750.00	5.00%	\$3,000.00	4.00%	\$17,661.17	23.55%	\$24,411.17	32.55%	\$49,000.00
EMPLOYEE 10,	\$30,000.00	\$1,500.00	5.00%	\$1,200.00	4.00%	\$7,064.47	23.55%	\$9,764.47	32.55%	\$30,000.00
EMPLOYEE 11,	\$30,000.00	\$1,500.00	5.00%	\$1,200.00	4.00%	\$7,064.47	23.55%	\$9,764.47	32.55%	\$30,000.00
EMPLOYEE 12,	\$15,000.00	\$750.00	5.00%	\$600.00	4.00%	\$3,532.23	23.55%	\$4,882.23	32.55%	\$15,000.00
EMPLOYEE 13,	\$80,000.00	\$4,000.00	5.00%	\$3,200.00	4.00%	\$18,838.59	23.55%	\$26,038.59	32.55%	\$49,000.00
EMPLOYEE 14,	\$30,000.00	\$1,500.00	5.00%	\$1,200.00	4.00%	\$7,064.47	23.55%	\$9,764.47	32.55%	\$30,000.00
EMPLOYEE 16,	\$100,000.00	\$5,000.00	5.00%	\$4,000.00	4.00%	\$23,548.23	23.55%	\$32,548.23	32.55%	\$49,000.00
EMPLOYEE 17,	\$75,000.00	\$3,750.00	5.00%	\$3,000.00	4.00%	\$17,661.17	23.55%	\$24,411.17	32.55%	\$49,000.00
EMPLOYEE 18,	\$35,000.00	\$1,750.00	5.00%	\$1,400.00	4.00%	\$8,241.88	23.55%	\$11,391.88	32.55%	\$35,000.00
EMPLOYEE 19,	\$35,000.00	\$1,750.00	5.00%	\$1,400.00	4.00%	\$8,241.88	23.55%	\$11,391.88	32.55%	\$35,000.00
EMPLOYEE 3,	\$100,000.00	\$5,000.00	5.00%	\$4,000.00	4.00%	\$23,548.23	23.55%	\$32,548.23	32.55%	\$49,000.00
EMPLOYEE 4,	\$25,000.00	\$1,250.00	5.00%	\$1,000.00	4.00%	\$5,887.06	23.55%	\$8,137.06	32.55%	\$25,000.00
EMPLOYEE 5,	\$15,000.00	\$750.00	5.00%	\$600.00	4.00%	\$3,532.23	23.55%	\$4,882.23	32.55%	\$15,000.00
EMPLOYEE 7,	\$35,000.00	\$1,750.00	5.00%	\$1,400.00	4.00%	\$8,241.88	23.55%	\$11,391.88	32.55%	\$35,000.00
EMPLOYEE 8,	\$70,000.00	\$3,500.00	5.00%	\$2,800.00	4.00%	\$16,483.76	23.55%	\$22,783.76	32.55%	\$49,000.00
Non HC Total	\$750,000.00	\$37,500.00		\$30,000.00		\$176,611.74		\$244,111.74		
Total	\$1,810,000.00	\$153,000.00		\$72,400.00		\$312,603.55		\$538,003.55		
HC %	58.56%	75.49%		58.56%		43.50%		54.63%		
Average	\$151,428.57	\$16,500.00		\$6,057.14		\$19,427.40		\$41,984.54		
Non HC %	41.44%	24.51%		41.44%		56.50%		45.37%		
Average	\$50,000.00	\$2,500.00		\$2,000.00		\$11,774.12		\$16,274.12		

Sample Employer #2

Safe Harbor 401(k) Plan / New Comparability Plan with 3% Contribution

Compensation Distribution



Plan Summary

	Income	Contribution	Income %	Contrib %
Highly Comp.	\$1,060,000.00	\$290,629.38	58.56%	51.75%
Non HCE	\$750,000.00	\$270,944.93	41.44%	48.25%
Total	\$1,810,000.00	\$561,574.30		
Total Contribution		\$561,574.30		
% of Eligible Compensation				31.03%

Plan Description

The Super Comparability Plan was created by new IRS rules in 1999. This plan combines the Safe Harbor 401 (k) with the New Comparability Profit Sharing Plan. It allows you and your key employees to defer up to \$16,500.00 into the 401 (k) portion of the plan provided you contribute at least 3% of all eligible employees' gross salaries to the profit sharing part of the plan. Employees also may defer into the 401 (k) and are immediately 100% vested into the plan

Plan Specifications

Effective Date	1/1/2009
Minimum Age	21
Minimum Service	12
Minimum Hours	1000
Interest Rate	7.50%
Annuity Purchase Rate	101.49

Allocation Groups

Group A	22.79%
Group B	28.13%

Tips and Recommendations



Employees contribute to funding their retirement.



Requires an employer contribution



The company contribution can be discretionary from year to year, in terms of whether to contribute and how much, up to prescribed limits.



May have higher administrative cost.

Sample Employer #2

Safe Harbor 401(k) Plan / New Comparability Plan with 3% Contribution

Name	Income	Deferral\$	EE%	\$Safe Harbor 3%	%Safe Harbor 3%	NCPS \$	NCPS %	Total\$	Total%	415 Limit
EMPLOYEE 15,	\$35,000.00	\$16,500.00	47.14%	\$1,050.00	3.00%	\$7,975.88	22.79%	\$25,525.88	72.93%	\$35,000.00
EMPLOYEE 2,	\$150,000.00	\$16,500.00	11.00%	\$4,500.00	3.00%	\$28,000.00	18.67%	\$49,000.00	32.67%	\$49,000.00
EMPLOYEE 20,	\$110,000.00	\$16,500.00	15.00%	\$3,300.00	3.00%	\$25,067.04	22.79%	\$44,867.04	40.79%	\$49,000.00
EMPLOYEE 9,	\$30,000.00	\$16,500.00	55.00%	\$900.00	3.00%	\$6,836.46	22.79%	\$24,236.46	80.79%	\$30,000.00
OWNER 1,	\$245,000.00	\$16,500.00	6.73%	\$7,350.00	3.00%	\$25,150.00	10.27%	\$49,000.00	20.00%	\$49,000.00
OWNER 2,	\$245,000.00	\$16,500.00	6.73%	\$7,350.00	3.00%	\$25,150.00	10.27%	\$49,000.00	20.00%	\$49,000.00
OWNER 3,	\$245,000.00	\$16,500.00	6.73%	\$7,350.00	3.00%	\$25,150.00	10.27%	\$49,000.00	20.00%	\$49,000.00
HC Total	\$1,060,000.00	\$115,500.00		\$31,800.00		\$143,329.38		\$290,629.38		
EMPLOYEE 1,	\$75,000.00	\$3,750.00	5.00%	\$2,250.00	3.00%	\$21,094.49	28.13%	\$27,094.49	36.13%	\$49,000.00
EMPLOYEE 10,	\$30,000.00	\$1,500.00	5.00%	\$900.00	3.00%	\$8,437.80	28.13%	\$10,837.80	36.13%	\$30,000.00
EMPLOYEE 11,	\$30,000.00	\$1,500.00	5.00%	\$900.00	3.00%	\$8,437.80	28.13%	\$10,837.80	36.13%	\$30,000.00
EMPLOYEE 12,	\$15,000.00	\$750.00	5.00%	\$450.00	3.00%	\$4,218.90	28.13%	\$5,418.90	36.13%	\$15,000.00
EMPLOYEE 13,	\$80,000.00	\$4,000.00	5.00%	\$2,400.00	3.00%	\$22,500.79	28.13%	\$28,900.79	36.13%	\$49,000.00
EMPLOYEE 14,	\$30,000.00	\$1,500.00	5.00%	\$900.00	3.00%	\$8,437.80	28.13%	\$10,837.80	36.13%	\$30,000.00
EMPLOYEE 16,	\$100,000.00	\$5,000.00	5.00%	\$3,000.00	3.00%	\$28,125.99	28.13%	\$36,125.99	36.13%	\$49,000.00
EMPLOYEE 17,	\$75,000.00	\$3,750.00	5.00%	\$2,250.00	3.00%	\$21,094.49	28.13%	\$27,094.49	36.13%	\$49,000.00
EMPLOYEE 18,	\$35,000.00	\$1,750.00	5.00%	\$1,050.00	3.00%	\$9,844.10	28.13%	\$12,644.10	36.13%	\$35,000.00
EMPLOYEE 19,	\$35,000.00	\$1,750.00	5.00%	\$1,050.00	3.00%	\$9,844.10	28.13%	\$12,644.10	36.13%	\$35,000.00
EMPLOYEE 3,	\$100,000.00	\$5,000.00	5.00%	\$3,000.00	3.00%	\$28,125.99	28.13%	\$36,125.99	36.13%	\$49,000.00
EMPLOYEE 4,	\$25,000.00	\$1,250.00	5.00%	\$750.00	3.00%	\$7,031.50	28.13%	\$9,031.50	36.13%	\$25,000.00
EMPLOYEE 5,	\$15,000.00	\$750.00	5.00%	\$450.00	3.00%	\$4,218.90	28.13%	\$5,418.90	36.13%	\$15,000.00
EMPLOYEE 7,	\$35,000.00	\$1,750.00	5.00%	\$1,050.00	3.00%	\$9,844.10	28.13%	\$12,644.10	36.13%	\$35,000.00
EMPLOYEE 8,	\$70,000.00	\$3,500.00	5.00%	\$2,100.00	3.00%	\$19,688.19	28.13%	\$25,288.19	36.13%	\$49,000.00
Non HC Total	\$750,000.00	\$37,500.00		\$22,500.00		\$210,944.93		\$270,944.93		
Total	\$1,810,000.00	\$153,000.00		\$54,300.00		\$354,274.30		\$561,574.30		
HC %	58.56%	75.49%		58.56%		40.46%		51.75%		
Average	\$151,428.57	\$16,500.00		\$4,542.86		\$20,475.63		\$41,518.48		
Non HC %	41.44%	24.51%		41.44%		59.54%		48.25%		
Average	\$50,000.00	\$2,500.00		\$1,500.00		\$14,063.00		\$18,063.00		