

| What % of Pay is the Employer Willing to Contribute for the Lower Paid Employees? | What % of Pay is Expected to be Contributed by the Lower Paid Employees? | Safe-Harbor Leveraging for Small Business Top-Heavy Retirement Plans | | | | | | | | | | | | |
|---|--|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | | OWNER'S ANNUAL PAY | | | | | | | | | | | | |
| | | \$155,000 | \$165,000 | \$175,000 | \$185,000 | \$195,000 | \$205,000 | \$215,000 | \$225,000 | \$235,000 | \$245,000 | \$255,000 | \$265,000 | \$275,000 |
| | | CONTRIBUTION PERCENT THAT CAN BE ACHIEVED FOR THE OWNER | | | | | | | | | | | | |
| 3% | 0% | 19% | 18% | 18% | 17% | 16% | 16% | 16% | 15% | 15% | 15% | 14% | 14% | 14% |
| | 2% | 15% | 14% | 14% | 13% | 12% | 12% | 12% | 11% | 11% | 11% | 10% | 10% | 10% |
| | 4% | 15% | 14% | 14% | 13% | 12% | 12% | 12% | 11% | 11% | 11% | 10% | 10% | 10% |
| | 6% | 15% | 14% | 14% | 13% | 12% | 12% | 12% | 11% | 11% | 11% | 10% | 10% | 10% |
| 4% | 0% | 20% | 20% | 19% | 19% | 18% | 18% | 17% | 17% | 16% | 16% | 16% | 16% | 15% |
| | 2% | 18% | 17% | 17% | 16% | 15% | 15% | 15% | 14% | 14% | 14% | 13% | 13% | 13% |
| | 4% | 16% | 16% | 15% | 15% | 14% | 14% | 13% | 13% | 12% | 12% | 12% | 12% | 11% |
| | 6% | 16% | 16% | 15% | 15% | 14% | 14% | 13% | 13% | 12% | 12% | 12% | 12% | 11% |
| 5% | 0% | 22% | 21% | 21% | 20% | 20% | 19% | 19% | 18% | 18% | 18% | 17% | 17% | 17% |
| | 2% | 20% | 19% | 19% | 18% | 17% | 17% | 17% | 16% | 16% | 16% | 15% | 15% | 15% |
| | 4% | 18% | 17% | 17% | 16% | 16% | 15% | 15% | 14% | 14% | 14% | 13% | 13% | 13% |
| | 6% | 18% | 17% | 17% | 16% | 16% | 15% | 15% | 14% | 14% | 14% | 13% | 13% | 13% |
| 6% | 0% | 23% | 23% | 22% | 22% | 21% | 21% | 20% | 20% | 20% | 19% | 19% | 19% | 19% |
| | 2% | 21% | 21% | 20% | 20% | 19% | 19% | 18% | 18% | 17% | 17% | 17% | 17% | 16% |
| | 4% | 19% | 19% | 18% | 18% | 17% | 17% | 16% | 16% | 16% | 15% | 15% | 15% | 15% |
| | 6% | 19% | 19% | 18% | 18% | 17% | 17% | 16% | 16% | 16% | 15% | 15% | 15% | 15% |
| 7% | 0% | 25% | 24% | 24% | 23% | 23% | 22% | 22% | 21% | 21% | 21% | 21% | 20% | 20% |
| | 2% | 23% | 22% | 22% | 21% | 21% | 20% | 20% | 19% | 19% | 19% | 19% | 18% | 18% |
| | 4% | 21% | 20% | 20% | 19% | 19% | 18% | 18% | 17% | 17% | 17% | 17% | 16% | 16% |
| | 6% | 21% | 20% | 20% | 19% | 19% | 18% | 18% | 17% | 17% | 17% | 17% | 16% | 16% |
| 8% | 0% | 26% | 25% | 25% | 24% | 24% | 23% | 23% | 23% | 23% | 22% | 22% | 21% | 20% |
| | 2% | 24% | 24% | 23% | 23% | 22% | 22% | 21% | 21% | 21% | 20% | 20% | 20% | 20% |
| | 4% | 23% | 22% | 21% | 21% | 20% | 20% | 19% | 19% | 19% | 18% | 18% | 18% | 18% |
| | 6% | 22% | 21% | 21% | 20% | 20% | 19% | 19% | 19% | 19% | 18% | 18% | 18% | 18% |
| 9% | 0% | 27% | 26% | 26% | 25% | 25% | 24% | 24% | 24% | 23% | 22% | 22% | 21% | 20% |
| | 2% | 26% | 25% | 24% | 24% | 23% | 23% | 23% | 22% | 22% | 22% | 22% | 21% | 20% |
| | 4% | 24% | 23% | 23% | 22% | 22% | 21% | 21% | 20% | 20% | 20% | 20% | 20% | 19% |
| | 6% | 23% | 22% | 22% | 21% | 21% | 20% | 20% | 20% | 20% | 20% | 19% | 19% | 19% |
| 10% | 0% | 28% | 27% | 27% | 26% | 26% | 25% | 25% | 24% | 23% | 22% | 22% | 21% | 20% |
| | 2% | 27% | 26% | 25% | 25% | 24% | 24% | 24% | 24% | 23% | 22% | 22% | 21% | 20% |
| | 4% | 25% | 25% | 24% | 24% | 23% | 23% | 22% | 22% | 22% | 21% | 21% | 21% | 20% |
| | 6% | 24% | 23% | 23% | 22% | 22% | 21% | 21% | 21% | 21% | 21% | 20% | 20% | 20% |
| 11% | 0% | 29% | 28% | 28% | 27% | 27% | 26% | 26% | 24% | 23% | 22% | 22% | 21% | 20% |
| | 2% | 28% | 27% | 26% | 26% | 25% | 25% | 24% | 24% | 23% | 22% | 22% | 21% | 20% |
| | 4% | 26% | 26% | 25% | 25% | 24% | 24% | 24% | 23% | 23% | 22% | 22% | 21% | 20% |
| | 6% | 25% | 24% | 24% | 23% | 23% | 22% | 22% | 22% | 22% | 22% | 21% | 21% | 20% |
| 12% | 0% | 30% | 29% | 29% | 28% | 28% | 27% | 26% | 24% | 23% | 22% | 22% | 21% | 20% |
| | 2% | 29% | 28% | 27% | 27% | 26% | 26% | 26% | 24% | 23% | 22% | 22% | 21% | 20% |
| | 4% | 27% | 27% | 26% | 26% | 25% | 25% | 25% | 24% | 23% | 22% | 22% | 21% | 20% |
| | 6% | 26% | 25% | 25% | 24% | 24% | 23% | 23% | 23% | 23% | 22% | 22% | 21% | 20% |

| What % of Pay is the Employer Willing to Contribute for the Lower Paid Employees? | What % of Pay is Expected to be Contributed by the Lower Paid Employees? | Safe-Harbor Leveraging for Small Business Top-Heavy Retirement Plans | | | | | | | | | | | | |
|---|--|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | | OWNER'S ANNUAL PAY | | | | | | | | | | | | |
| | | \$155,000 | \$165,000 | \$175,000 | \$185,000 | \$195,000 | \$205,000 | \$215,000 | \$225,000 | \$235,000 | \$245,000 | \$255,000 | \$265,000 | \$275,000 |
| | | CONTRIBUTION AMOUNT THAT CAN BE ACHIEVED FOR THE OWNER | | | | | | | | | | | | |
| 3% | 0% | 29,300 | 30,000 | 30,700 | 31,400 | 32,100 | 32,800 | 33,500 | 34,200 | 34,900 | 35,600 | 36,300 | 37,000 | 37,700 |
| | 2% | 23,100 | 23,400 | 23,700 | 24,000 | 24,300 | 24,600 | 24,900 | 25,200 | 25,500 | 25,800 | 26,100 | 26,400 | 26,700 |
| | 4% | 23,100 | 23,400 | 23,700 | 24,000 | 24,300 | 24,600 | 24,900 | 25,200 | 25,500 | 25,800 | 26,100 | 26,400 | 26,700 |
| | 6% | 23,100 | 23,400 | 23,700 | 24,000 | 24,300 | 24,600 | 24,900 | 25,200 | 25,500 | 25,800 | 26,100 | 26,400 | 26,700 |
| 4% | 0% | 31,700 | 32,500 | 33,400 | 34,200 | 35,100 | 35,900 | 36,800 | 37,700 | 38,600 | 39,500 | 40,400 | 41,300 | 42,200 |
| | 2% | 27,800 | 28,400 | 29,000 | 29,600 | 30,200 | 30,800 | 31,400 | 32,000 | 32,600 | 33,200 | 33,800 | 34,400 | 35,000 |
| | 4% | 25,500 | 25,900 | 26,400 | 26,800 | 27,300 | 27,700 | 28,200 | 28,700 | 29,200 | 29,700 | 30,200 | 30,700 | 31,200 |
| | 6% | 25,500 | 25,900 | 26,400 | 26,800 | 27,300 | 27,700 | 28,200 | 28,700 | 29,200 | 29,700 | 30,200 | 30,700 | 31,200 |
| 5% | 0% | 34,000 | 35,000 | 36,000 | 37,000 | 38,000 | 39,000 | 40,000 | 41,100 | 42,200 | 43,300 | 44,400 | 45,500 | 46,600 |
| | 2% | 30,900 | 31,700 | 32,500 | 33,300 | 34,100 | 34,900 | 35,700 | 36,500 | 37,300 | 38,200 | 39,000 | 39,800 | 40,700 |
| | 4% | 27,800 | 28,400 | 29,000 | 29,600 | 30,200 | 30,800 | 31,400 | 32,100 | 32,800 | 33,500 | 34,200 | 34,900 | 35,600 |
| | 6% | 27,800 | 28,400 | 29,000 | 29,600 | 30,200 | 30,800 | 31,400 | 32,100 | 32,800 | 33,500 | 34,200 | 34,900 | 35,600 |
| 6% | 0% | 36,400 | 37,500 | 38,700 | 39,800 | 41,000 | 42,100 | 43,300 | 44,600 | 45,900 | 47,200 | 48,500 | 49,800 | 51,100 |
| | 2% | 33,200 | 34,200 | 35,100 | 36,100 | 37,000 | 38,000 | 39,000 | 40,000 | 41,000 | 42,100 | 43,100 | 44,100 | 45,200 |
| | 4% | 30,200 | 30,900 | 31,700 | 32,400 | 33,200 | 33,900 | 34,700 | 35,600 | 36,500 | 37,400 | 38,300 | 39,200 | 40,100 |
| | 6% | 30,200 | 30,900 | 31,700 | 32,400 | 33,200 | 33,900 | 34,700 | 35,600 | 36,500 | 37,400 | 38,300 | 39,200 | 40,100 |
| 7% | 0% | 38,700 | 40,000 | 41,300 | 42,600 | 43,900 | 45,200 | 46,600 | 48,100 | 49,600 | 51,100 | 52,600 | 54,100 | 55,000 |
| | 2% | 35,600 | 36,700 | 37,800 | 38,900 | 40,000 | 41,100 | 42,200 | 43,500 | 44,700 | 45,900 | 47,200 | 48,400 | 49,600 |
| | 4% | 32,500 | 33,400 | 34,300 | 35,200 | 36,100 | 37,000 | 38,000 | 39,100 | 40,200 | 41,300 | 42,400 | 43,500 | 44,600 |
| | 6% | 32,500 | 33,400 | 34,300 | 35,200 | 36,100 | 37,000 | 38,000 | 39,100 | 40,200 | 41,300 | 42,400 | 43,500 | 44,600 |
| 8% | 0% | 40,500 | 41,900 | 43,300 | 44,700 | 46,200 | 47,600 | 49,900 | 51,600 | 53,300 | 55,000 | 55,000 | 55,000 | 55,000 |
| | 2% | 37,900 | 39,200 | 40,400 | 41,700 | 42,900 | 44,200 | 45,500 | 46,900 | 48,400 | 49,800 | 51,200 | 52,700 | 54,100 |
| | 4% | 34,800 | 35,900 | 36,900 | 38,000 | 39,000 | 40,100 | 41,300 | 42,600 | 43,900 | 45,200 | 46,500 | 47,800 | 49,100 |
| | 6% | 34,300 | 35,300 | 36,300 | 37,300 | 38,400 | 39,400 | 41,300 | 42,600 | 43,900 | 45,200 | 46,500 | 47,800 | 49,100 |
| 9% | 0% | 42,000 | 43,600 | 45,100 | 46,600 | 48,100 | 49,600 | 52,500 | 54,300 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 |
| | 2% | 40,000 | 41,400 | 42,700 | 44,100 | 45,500 | 46,900 | 48,800 | 50,400 | 52,000 | 53,700 | 55,000 | 55,000 | 55,000 |
| | 4% | 37,200 | 38,400 | 39,600 | 40,800 | 42,000 | 43,200 | 44,500 | 46,000 | 47,400 | 48,900 | 50,400 | 51,900 | 53,300 |
| | 6% | 35,800 | 37,000 | 38,100 | 39,200 | 40,300 | 41,400 | 43,900 | 45,300 | 46,700 | 48,200 | 49,600 | 51,100 | 52,500 |
| 10% | 0% | 43,600 | 45,200 | 46,800 | 48,400 | 50,100 | 51,700 | 54,600 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 |
| | 2% | 41,500 | 43,000 | 44,500 | 46,000 | 47,500 | 48,900 | 51,700 | 53,600 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 |
| | 4% | 39,500 | 40,800 | 42,200 | 43,500 | 44,900 | 46,200 | 47,700 | 49,400 | 51,000 | 52,600 | 54,200 | 55,000 | 55,000 |
| | 6% | 37,400 | 38,600 | 39,800 | 41,000 | 42,300 | 43,500 | 46,000 | 47,600 | 49,100 | 50,600 | 52,200 | 53,700 | 55,000 |
| 11% | 0% | 45,100 | 46,900 | 48,600 | 50,300 | 52,000 | 53,700 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 |
| | 2% | 43,100 | 44,700 | 46,200 | 47,800 | 49,400 | 51,000 | 53,900 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 |
| | 4% | 41,000 | 42,500 | 43,900 | 45,400 | 46,800 | 48,200 | 51,000 | 52,700 | 54,500 | 55,000 | 55,000 | 55,000 | 55,000 |
| | 6% | 38,900 | 40,300 | 41,600 | 42,900 | 44,200 | 45,500 | 48,200 | 49,800 | 51,400 | 53,100 | 54,700 | 55,000 | 55,000 |
| 12% | 0% | 46,700 | 48,500 | 50,300 | 52,100 | 54,000 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 |
| | 2% | 44,600 | 46,300 | 48,000 | 49,700 | 51,400 | 53,000 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 |
| | 4% | 42,600 | 44,100 | 45,700 | 47,200 | 48,800 | 50,300 | 53,200 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 | 55,000 |
| | 6% | 40,500 | 41,900 | 43,300 | 44,700 | 46,200 | 47,600 | 50,300 | 52,100 | 53,800 | 55,000 | 55,000 | 55,000 | 55,000 |

Safe-Harbor Leveraging for Small Business Top-Heavy Retirement Plans

OWNER'S ANNUAL PAY

\$155,000 \$165,000 \$175,000 \$185,000 \$195,000 \$205,000 \$215,000 \$225,000 \$235,000 \$245,000 \$255,000 \$265,000 \$275,000

RATIO OF OWNER'S CONTRIBUTION PERCENT TO THE EMPLOYER COST FOR LOWER PAID PARTICIPANTS

| What % of Pay is the Employer Willing to Contribute for the Lower Paid Employees? | What % of Pay is Expected to be Contributed by the Lower Paid Employees? | OWNER'S ANNUAL PAY | | | | | | | | | | | | |
|---|--|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | | \$155,000 | \$165,000 | \$175,000 | \$185,000 | \$195,000 | \$205,000 | \$215,000 | \$225,000 | \$235,000 | \$245,000 | \$255,000 | \$265,000 | \$275,000 |
| 3% | 0% | 6.3 | 6.1 | 5.9 | 5.7 | 5.5 | 5.3 | 5.2 | 5.1 | 5.0 | 4.9 | 4.8 | 4.7 | 4.6 |
| | 2% | 5.0 | 4.7 | 4.5 | 4.3 | 4.2 | 4.0 | 3.9 | 3.7 | 3.6 | 3.5 | 3.4 | 3.3 | 3.2 |
| | 4% | 5.0 | 4.7 | 4.5 | 4.3 | 4.2 | 4.0 | 3.9 | 3.7 | 3.6 | 3.5 | 3.4 | 3.3 | 3.2 |
| | 6% | 5.0 | 4.7 | 4.5 | 4.3 | 4.2 | 4.0 | 3.9 | 3.7 | 3.6 | 3.5 | 3.4 | 3.3 | 3.2 |
| 4% | 0% | 5.1 | 4.9 | 4.8 | 4.6 | 4.5 | 4.4 | 4.3 | 4.2 | 4.1 | 4.0 | 4.0 | 3.9 | 3.8 |
| | 2% | 4.5 | 4.3 | 4.1 | 4.0 | 3.9 | 3.8 | 3.7 | 3.6 | 3.5 | 3.4 | 3.3 | 3.2 | 3.2 |
| | 4% | 4.1 | 3.9 | 3.8 | 3.6 | 3.5 | 3.4 | 3.3 | 3.2 | 3.1 | 3.0 | 3.0 | 2.9 | 2.8 |
| | 6% | 4.1 | 3.9 | 3.8 | 3.6 | 3.5 | 3.4 | 3.3 | 3.2 | 3.1 | 3.0 | 3.0 | 2.9 | 2.8 |
| 5% | 0% | 4.4 | 4.2 | 4.1 | 4.0 | 3.9 | 3.8 | 3.7 | 3.7 | 3.6 | 3.5 | 3.5 | 3.4 | 3.4 |
| | 2% | 4.0 | 3.8 | 3.7 | 3.6 | 3.5 | 3.4 | 3.3 | 3.3 | 3.2 | 3.1 | 3.1 | 3.0 | 3.0 |
| | 4% | 3.6 | 3.4 | 3.3 | 3.2 | 3.1 | 3.0 | 2.9 | 2.9 | 2.8 | 2.7 | 2.7 | 2.6 | 2.6 |
| | 6% | 3.6 | 3.4 | 3.3 | 3.2 | 3.1 | 3.0 | 2.9 | 2.9 | 2.8 | 2.7 | 2.7 | 2.6 | 2.6 |
| 6% | 0% | 3.9 | 3.8 | 3.7 | 3.6 | 3.5 | 3.4 | 3.4 | 3.3 | 3.3 | 3.2 | 3.2 | 3.1 | 3.1 |
| | 2% | 3.6 | 3.5 | 3.3 | 3.3 | 3.2 | 3.1 | 3.0 | 3.0 | 2.9 | 2.9 | 2.8 | 2.8 | 2.7 |
| | 4% | 3.2 | 3.1 | 3.0 | 2.9 | 2.8 | 2.8 | 2.7 | 2.6 | 2.6 | 2.5 | 2.5 | 2.5 | 2.4 |
| | 6% | 3.2 | 3.1 | 3.0 | 2.9 | 2.8 | 2.8 | 2.7 | 2.6 | 2.6 | 2.5 | 2.5 | 2.5 | 2.4 |
| 7% | 0% | 3.6 | 3.5 | 3.4 | 3.3 | 3.2 | 3.2 | 3.1 | 3.1 | 3.0 | 3.0 | 2.9 | 2.9 | 2.9 |
| | 2% | 3.3 | 3.2 | 3.1 | 3.0 | 2.9 | 2.9 | 2.8 | 2.8 | 2.7 | 2.7 | 2.6 | 2.6 | 2.6 |
| | 4% | 3.0 | 2.9 | 2.8 | 2.7 | 2.6 | 2.6 | 2.5 | 2.5 | 2.4 | 2.4 | 2.4 | 2.3 | 2.3 |
| | 6% | 3.0 | 2.9 | 2.8 | 2.7 | 2.6 | 2.6 | 2.5 | 2.5 | 2.4 | 2.4 | 2.4 | 2.3 | 2.3 |
| 8% | 0% | 3.3 | 3.2 | 3.1 | 3.0 | 3.0 | 2.9 | 2.9 | 2.9 | 2.8 | 2.8 | 2.7 | 2.6 | 2.5 |
| | 2% | 3.1 | 3.0 | 2.9 | 2.8 | 2.8 | 2.7 | 2.6 | 2.6 | 2.6 | 2.5 | 2.5 | 2.5 | 2.5 |
| | 4% | 2.8 | 2.7 | 2.6 | 2.6 | 2.5 | 2.4 | 2.4 | 2.4 | 2.3 | 2.3 | 2.3 | 2.3 | 2.2 |
| | 6% | 2.8 | 2.7 | 2.6 | 2.5 | 2.5 | 2.4 | 2.4 | 2.4 | 2.3 | 2.3 | 2.3 | 2.3 | 2.2 |
| 9% | 0% | 3.0 | 2.9 | 2.9 | 2.8 | 2.7 | 2.7 | 2.7 | 2.7 | 2.6 | 2.5 | 2.4 | 2.3 | 2.2 |
| | 2% | 2.9 | 2.8 | 2.7 | 2.7 | 2.6 | 2.5 | 2.5 | 2.5 | 2.5 | 2.4 | 2.4 | 2.3 | 2.2 |
| | 4% | 2.7 | 2.6 | 2.5 | 2.5 | 2.4 | 2.3 | 2.3 | 2.3 | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 |
| | 6% | 2.6 | 2.5 | 2.4 | 2.4 | 2.3 | 2.2 | 2.3 | 2.2 | 2.2 | 2.2 | 2.2 | 2.1 | 2.1 |
| 10% | 0% | 2.8 | 2.7 | 2.7 | 2.6 | 2.6 | 2.5 | 2.5 | 2.4 | 2.3 | 2.2 | 2.2 | 2.1 | 2.0 |
| | 2% | 2.7 | 2.6 | 2.5 | 2.5 | 2.4 | 2.4 | 2.4 | 2.4 | 2.3 | 2.2 | 2.2 | 2.1 | 2.0 |
| | 4% | 2.5 | 2.5 | 2.4 | 2.4 | 2.3 | 2.3 | 2.2 | 2.2 | 2.2 | 2.1 | 2.1 | 2.1 | 2.0 |
| | 6% | 2.4 | 2.3 | 2.3 | 2.2 | 2.2 | 2.1 | 2.1 | 2.1 | 2.1 | 2.1 | 2.1 | 2.0 | 2.0 |
| 11% | 0% | 2.7 | 2.6 | 2.5 | 2.5 | 2.4 | 2.4 | 2.3 | 2.2 | 2.1 | 2.0 | 2.0 | 1.9 | 1.8 |
| | 2% | 2.5 | 2.5 | 2.4 | 2.4 | 2.3 | 2.3 | 2.3 | 2.2 | 2.1 | 2.0 | 2.0 | 1.9 | 1.8 |
| | 4% | 2.4 | 2.3 | 2.3 | 2.2 | 2.2 | 2.1 | 2.2 | 2.1 | 2.1 | 2.0 | 2.0 | 1.9 | 1.8 |
| | 6% | 2.3 | 2.2 | 2.2 | 2.1 | 2.1 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 1.9 | 1.8 |
| 12% | 0% | 2.5 | 2.5 | 2.4 | 2.4 | 2.3 | 2.2 | 2.1 | 2.0 | 2.0 | 1.9 | 1.8 | 1.7 | 1.7 |
| | 2% | 2.4 | 2.3 | 2.3 | 2.2 | 2.2 | 2.2 | 2.1 | 2.0 | 2.0 | 1.9 | 1.8 | 1.7 | 1.7 |
| | 4% | 2.3 | 2.2 | 2.2 | 2.1 | 2.1 | 2.0 | 2.0 | 2.0 | 2.0 | 1.9 | 1.8 | 1.7 | 1.7 |
| | 6% | 2.2 | 2.1 | 2.1 | 2.0 | 2.0 | 1.9 | 2.0 | 1.9 | 1.9 | 1.9 | 1.8 | 1.7 | 1.7 |

| What % of Pay is the Employer Willing to Contribute for the Lower Paid Employees? | SIMPLIFIED EMPLOYEE PLAN (SEP) VS. 401(K) SAFE-HARBOR | | | | | | | | | | | | | |
|---|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------|
| | OWNER'S ANNUAL PAY | | | | | | | | | | | | | |
| | \$155,000 | \$165,000 | \$175,000 | \$185,000 | \$195,000 | \$205,000 | \$215,000 | \$225,000 | \$235,000 | \$245,000 | \$255,000 | \$265,000 | \$275,000 | |
| | CONTRIBUTION PERCENT THAT CAN BE ACHIEVED FOR THE OWNER | | | | | | | | | | | | | |
| 3% | USING A SEP | 4.5% | 4.5% | 4.5% | 4.5% | 4.5% | 4.5% | 4.6% | 4.6% | 4.7% | 4.7% | 4.8% | 4.8% | 4.9% |
| | USING A 401(K) SAFE-HARBOR PLAN | 14.9% | 14.2% | 13.6% | 13.0% | 12.5% | 12.0% | 11.6% | 11.2% | 10.9% | 10.6% | 10.3% | 10.0% | 9.7% |
| 4% | USING A SEP | 6.1% | 6.1% | 6.1% | 6.1% | 6.1% | 6.0% | 6.1% | 6.2% | 6.3% | 6.3% | 6.4% | 6.4% | 6.5% |
| | USING A 401(K) SAFE-HARBOR PLAN | 16.5% | 15.7% | 15.1% | 14.5% | 14.0% | 13.5% | 13.1% | 12.8% | 12.4% | 12.1% | 11.9% | 11.6% | 11.4% |
| 5% | USING A SEP | 7.2% | 7.2% | 7.2% | 7.2% | 7.2% | 7.2% | 7.6% | 7.7% | 7.8% | 7.9% | 8.0% | 8.1% | 8.1% |
| | USING A 401(K) SAFE-HARBOR PLAN | 18.0% | 17.2% | 16.6% | 16.0% | 15.5% | 15.0% | 14.6% | 14.3% | 14.0% | 13.7% | 13.4% | 13.2% | 13.0% |
| 6% | USING A SEP | 8.2% | 8.2% | 8.2% | 8.2% | 8.2% | 8.2% | 8.8% | 8.9% | 9.0% | 9.1% | 9.2% | 9.3% | 9.4% |
| | USING A 401(K) SAFE-HARBOR PLAN | 19.5% | 18.8% | 18.1% | 17.5% | 17.0% | 16.6% | 16.2% | 15.9% | 15.6% | 15.3% | 15.0% | 14.8% | 14.6% |
| 7% | USING A SEP | 9.2% | 9.2% | 9.2% | 9.2% | 9.2% | 9.2% | 9.8% | 9.9% | 10.0% | 10.1% | 10.2% | 10.3% | 10.4% |
| | USING A 401(K) SAFE-HARBOR PLAN | 21.0% | 20.3% | 19.6% | 19.1% | 18.5% | 18.1% | 17.7% | 17.4% | 17.1% | 16.9% | 16.6% | 16.4% | 16.2% |
| 8% | USING A SEP | 10.2% | 10.2% | 10.2% | 10.2% | 10.2% | 10.2% | 10.8% | 10.9% | 11.0% | 11.1% | 11.2% | 11.3% | 11.4% |
| | USING A 401(K) SAFE-HARBOR PLAN | 22.2% | 21.4% | 20.8% | 20.2% | 19.7% | 19.2% | 19.2% | 18.9% | 18.7% | 18.5% | 18.2% | 18.0% | 17.9% |
| 9% | USING A SEP | 11.2% | 11.2% | 11.2% | 11.2% | 11.2% | 11.2% | 11.8% | 11.9% | 12.0% | 12.1% | 12.2% | 12.3% | 12.4% |
| | USING A 401(K) SAFE-HARBOR PLAN | 23.2% | 22.4% | 21.8% | 21.2% | 20.7% | 20.2% | 20.4% | 20.2% | 19.9% | 19.7% | 19.5% | 19.3% | 19.1% |
| 10% | USING A SEP | 12.2% | 12.2% | 12.2% | 12.2% | 12.2% | 12.2% | 12.8% | 12.9% | 13.0% | 13.1% | 13.2% | 13.3% | 13.4% |
| | USING A 401(K) SAFE-HARBOR PLAN | 24.2% | 23.4% | 22.8% | 22.2% | 21.7% | 21.2% | 21.4% | 21.2% | 20.9% | 20.7% | 20.5% | 20.3% | 20.0% |
| 11% | USING A SEP | 13.2% | 13.2% | 13.2% | 13.2% | 13.2% | 13.2% | 13.8% | 13.9% | 14.0% | 14.1% | 14.2% | 14.3% | 14.4% |
| | USING A 401(K) SAFE-HARBOR PLAN | 25.2% | 24.4% | 23.8% | 23.2% | 22.7% | 22.2% | 22.4% | 22.2% | 21.9% | 21.7% | 21.5% | 20.8% | 20.0% |
| 12% | USING A SEP | 14.2% | 14.2% | 14.2% | 14.2% | 14.2% | 14.2% | 14.8% | 14.9% | 15.0% | 15.1% | 15.2% | 15.3% | 15.4% |
| | USING A 401(K) SAFE-HARBOR PLAN | 26.2% | 25.4% | 24.8% | 24.2% | 23.7% | 23.2% | 23.4% | 23.2% | 22.9% | 22.4% | 21.6% | 20.8% | 20.0% |