

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												
		\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000
		CONTRIBUTION PERCENT THAT CAN BE ACHIEVED FOR THE OWNER												
3%	0%	19%	18%	18%	17%	17%	16%	16%	15%	15%	15%	14%	14%	14%
	2%	15%	14%	14%	13%	13%	12%	12%	11%	11%	11%	10%	10%	10%
	4%	15%	14%	14%	13%	13%	12%	12%	11%	11%	11%	10%	10%	10%
	6%	15%	14%	14%	13%	13%	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%	16%	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%	18%	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%	18%	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%	22%	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%	23%	23%	23%	22%	22%	22%	22%	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%	25%	24%	23%	22%	22%	21%	20%
	2%	28%	27%	26%	26%	25%	25%	25%	24%	23%	22%	22%	21%	20%
	4%	26%	26%	25%	24%	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%	25%	24%	23%	22%	22%	21%	20%
	2%	29%	28%	27%	27%	26%	26%	25%	24%	23%	22%	22%	21%	20%
	4%	27%	27%	26%	25%	25%	25%	25%	24%	23%	22%	22%	21%	20%
	6%	26%	25%	25%	24%	24%	23%	23%	23%	23%	22%	22%	21%	20%

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		\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000
CONTRIBUTION AMOUNT THAT CAN BE ACHIEVED FOR THE OWNER														
3%	0%	30,200	30,900	31,600	32,300	33,000	33,700	34,400	35,100	35,800	36,500	37,200	37,900	38,600
	2%	23,800	24,100	24,400	24,700	25,000	25,300	25,600	25,900	26,200	26,500	26,800	27,100	27,400
	4%	23,800	24,100	24,400	24,700	25,000	25,300	25,600	25,900	26,200	26,500	26,800	27,100	27,400
	6%	23,800	24,100	24,400	24,700	25,000	25,300	25,600	25,900	26,200	26,500	26,800	27,100	27,400
4%	0%	32,600	33,400	34,300	35,100	36,000	36,800	37,700	38,600	39,500	40,400	41,300	42,200	43,100
	2%	28,600	29,200	29,800	30,400	31,000	31,600	32,200	32,800	33,400	34,000	34,600	35,200	35,800
	4%	26,200	26,600	27,100	27,500	28,000	28,400	28,900	29,400	29,900	30,400	30,900	31,400	31,900
	6%	26,200	26,600	27,100	27,500	28,000	28,400	28,900	29,400	29,900	30,400	30,900	31,400	31,900
5%	0%	35,000	36,000	37,000	38,000	39,000	40,000	41,000	42,100	43,200	44,300	45,400	46,500	47,600
	2%	31,800	32,600	33,400	34,200	35,000	35,800	36,600	37,400	38,200	39,100	39,900	40,700	41,600
	4%	28,600	29,200	29,800	30,400	31,000	31,600	32,200	32,900	33,600	34,300	35,000	35,700	36,400
	6%	28,600	29,200	29,800	30,400	31,000	31,600	32,200	32,900	33,600	34,300	35,000	35,700	36,400
6%	0%	37,400	38,500	39,700	40,800	42,000	43,100	44,400	45,700	47,000	48,300	49,600	50,900	52,200
	2%	34,200	35,100	36,100	37,000	38,000	38,900	39,900	40,900	42,000	43,000	44,000	45,100	46,100
	4%	31,000	31,700	32,500	33,200	34,000	34,700	35,600	36,500	37,400	38,300	39,200	40,100	41,000
	6%	31,000	31,700	32,500	33,200	34,000	34,700	35,600	36,500	37,400	38,300	39,200	40,100	41,000
7%	0%	39,800	41,100	42,400	43,700	45,000	46,300	47,700	49,200	50,700	52,200	53,700	55,200	56,000
	2%	36,600	37,700	38,800	39,900	41,000	42,100	43,200	44,500	45,700	46,900	48,200	49,400	50,600
	4%	33,400	34,300	35,200	36,100	37,000	37,900	38,900	40,000	41,100	42,200	43,300	44,400	45,500
	6%	33,400	34,300	35,200	36,100	37,000	37,900	38,900	40,000	41,100	42,200	43,300	44,400	45,500
8%	0%	41,600	43,000	44,400	45,800	47,300	48,700	51,000	52,700	54,400	56,000	56,000	56,000	56,000
	2%	39,000	40,200	41,500	42,700	44,000	45,200	46,600	48,000	49,500	50,900	52,300	53,800	55,200
	4%	35,800	36,800	37,900	38,900	40,000	41,000	42,200	43,500	44,800	46,100	47,400	48,700	50,000
	6%	35,200	36,200	37,200	38,200	39,300	40,300	42,200	43,500	44,800	46,100	47,400	48,700	50,000
9%	0%	43,200	44,700	46,200	47,700	49,300	50,800	53,700	55,500	56,000	56,000	56,000	56,000	56,000
	2%	41,100	42,400	43,800	45,200	46,600	48,000	49,900	51,600	53,200	54,800	56,000	56,000	56,000
	4%	38,200	39,400	40,600	41,800	43,000	44,200	45,500	47,000	48,500	50,000	51,400	52,900	54,400
	6%	36,800	37,900	39,000	40,100	41,300	42,400	44,900	46,300	47,800	49,200	50,600	52,100	53,500
10%	0%	44,800	46,400	48,000	49,600	51,300	52,900	55,900	56,000	56,000	56,000	56,000	56,000	56,000
	2%	42,700	44,100	45,600	47,100	48,600	50,100	53,000	54,800	56,000	56,000	56,000	56,000	56,000
	4%	40,500	41,900	43,200	44,600	45,900	47,300	48,800	50,500	52,100	53,700	55,300	56,000	56,000
	6%	38,400	39,600	40,800	42,000	43,300	44,500	47,100	48,600	50,200	51,700	53,200	54,800	56,000
11%	0%	46,400	48,100	49,800	51,500	53,300	55,000	56,000	56,000	56,000	56,000	56,000	56,000	56,000
	2%	44,300	45,800	47,400	49,000	50,600	52,200	55,200	56,000	56,000	56,000	56,000	56,000	56,000
	4%	42,100	43,600	45,000	46,500	47,900	49,400	52,100	53,900	55,700	56,000	56,000	56,000	56,000
	6%	40,000	41,300	42,600	43,900	45,300	46,600	49,300	50,900	52,600	54,200	55,800	56,000	56,000
12%	0%	48,000	49,800	51,600	53,400	55,300	56,000	56,000	56,000	56,000	56,000	56,000	56,000	56,000
	2%	45,900	47,500	49,200	50,900	52,600	54,300	56,000	56,000	56,000	56,000	56,000	56,000	56,000
	4%	43,700	45,300	46,800	48,400	49,900	51,500	54,400	56,000	56,000	56,000	56,000	56,000	56,000
	6%	41,600	43,000	44,400	45,800	47,300	48,700	51,500	53,200	55,000	56,000	56,000	56,000	56,000