

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

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												
		\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000	\$310,000	\$320,000	\$330,000	\$340,000	\$350,000	\$360,000
		CONTRIBUTION PERCENT THAT CAN BE ACHIEVED FOR THE OWNER												
3%	0%	17%	17%	16%	16%	16%	15%	15%	15%	15%	14%	14%	14%	14%
	2%	13%	13%	12%	12%	12%	11%	11%	11%	11%	10%	10%	10%	10%
	4%	13%	13%	12%	12%	12%	11%	11%	11%	11%	10%	10%	10%	10%
	6%	13%	13%	12%	12%	12%	11%	11%	11%	11%	10%	10%	10%	10%
4%	0%	19%	18%	18%	18%	17%	17%	17%	16%	16%	16%	16%	16%	15%
	2%	16%	16%	15%	15%	15%	14%	14%	14%	14%	13%	13%	13%	13%
	4%	15%	14%	14%	14%	13%	13%	13%	12%	12%	12%	12%	12%	11%
	6%	15%	14%	14%	14%	13%	13%	13%	12%	12%	12%	12%	12%	11%
5%	0%	20%	20%	19%	19%	19%	18%	18%	18%	18%	18%	17%	17%	17%
	2%	18%	18%	17%	17%	17%	16%	16%	16%	16%	15%	15%	15%	15%
	4%	16%	16%	15%	15%	15%	14%	14%	14%	14%	14%	13%	13%	13%
	6%	16%	16%	15%	15%	15%	14%	14%	14%	14%	14%	13%	13%	13%
6%	0%	22%	21%	21%	21%	20%	20%	20%	19%	19%	19%	19%	19%	19%
	2%	20%	19%	19%	19%	18%	18%	18%	17%	17%	17%	17%	17%	16%
	4%	18%	17%	17%	17%	16%	16%	16%	15%	15%	15%	15%	15%	15%
	6%	18%	17%	17%	17%	16%	16%	16%	15%	15%	15%	15%	15%	15%
7%	0%	23%	23%	22%	22%	22%	21%	21%	21%	21%	21%	20%	20%	20%
	2%	21%	21%	20%	20%	20%	19%	19%	19%	19%	19%	18%	18%	18%
	4%	19%	19%	18%	18%	18%	17%	17%	17%	17%	17%	16%	16%	16%
	6%	19%	19%	18%	18%	18%	17%	17%	17%	17%	17%	16%	16%	16%
8%	0%	24%	24%	24%	23%	23%	23%	23%	23%	22%	22%	21%	21%	20%
	2%	23%	22%	22%	22%	21%	21%	21%	20%	20%	20%	20%	20%	20%
	4%	21%	20%	20%	20%	19%	19%	19%	18%	18%	18%	18%	18%	18%
	6%	20%	20%	20%	19%	19%	19%	19%	18%	18%	18%	18%	18%	18%
9%	0%	25%	25%	25%	24%	24%	24%	24%	23%	23%	22%	21%	21%	20%
	2%	24%	24%	23%	23%	23%	22%	22%	22%	22%	22%	21%	21%	20%
	4%	22%	22%	21%	21%	21%	20%	20%	20%	20%	20%	20%	19%	19%
	6%	21%	21%	21%	20%	20%	20%	20%	20%	20%	19%	19%	19%	19%
10%	0%	26%	26%	26%	25%	25%	25%	24%	23%	23%	22%	21%	21%	20%
	2%	25%	25%	24%	24%	24%	23%	24%	23%	23%	22%	21%	21%	20%
	4%	24%	23%	23%	23%	22%	22%	22%	22%	21%	21%	21%	21%	20%
	6%	22%	22%	22%	21%	21%	21%	21%	21%	21%	20%	20%	20%	20%
11%	0%	27%	27%	27%	26%	26%	25%	24%	23%	23%	22%	21%	21%	20%
	2%	26%	26%	25%	25%	25%	24%	24%	23%	23%	22%	21%	21%	20%
	4%	25%	24%	24%	24%	23%	23%	23%	23%	23%	22%	21%	21%	20%
	6%	23%	23%	23%	22%	22%	22%	22%	22%	22%	21%	21%	21%	20%
12%	0%	28%	28%	28%	27%	26%	25%	24%	23%	23%	22%	21%	21%	20%
	2%	27%	27%	26%	26%	26%	25%	24%	23%	23%	22%	21%	21%	20%
	4%	26%	25%	25%	25%	24%	24%	24%	23%	23%	22%	21%	21%	20%
	6%	24%	24%	24%	23%	23%	23%	23%	23%	23%	22%	21%	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												Table 2
		OWNER'S ANNUAL PAY												
		\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000	\$310,000	\$320,000	\$330,000	\$340,000	\$350,000	\$360,000
		CONTRIBUTION AMOUNT THAT CAN BE ACHIEVED FOR THE OWNER												
3%	0%	41,300	42,000	42,700	43,400	44,100	44,800	45,500	46,200	46,900	47,600	48,300	49,000	49,700
	2%	31,700	32,000	32,300	32,600	32,900	33,200	33,500	33,800	34,100	34,400	34,700	35,000	35,300
	4%	31,700	32,000	32,300	32,600	32,900	33,200	33,500	33,800	34,100	34,400	34,700	35,000	35,300
	6%	31,700	32,000	32,300	32,600	32,900	33,200	33,500	33,800	34,100	34,400	34,700	35,000	35,300
4%	0%	44,900	45,700	46,600	47,400	48,300	49,100	50,000	50,900	51,800	52,700	53,600	54,500	55,400
	2%	38,900	39,500	40,100	40,700	41,300	41,900	42,500	43,100	43,700	44,300	44,900	45,500	46,100
	4%	35,300	35,700	36,200	36,600	37,100	37,500	38,000	38,500	39,000	39,500	40,000	40,500	41,000
	6%	35,300	35,700	36,200	36,600	37,100	37,500	38,000	38,500	39,000	39,500	40,000	40,500	41,000
5%	0%	48,500	49,500	50,500	51,500	52,500	53,500	54,500	55,600	56,700	57,800	58,900	60,000	61,100
	2%	43,700	44,500	45,300	46,100	46,900	47,700	48,500	49,300	50,100	51,000	51,800	52,600	53,500
	4%	38,900	39,500	40,100	40,700	41,300	41,900	42,500	43,200	43,900	44,600	45,300	46,000	46,700
	6%	38,900	39,500	40,100	40,700	41,300	41,900	42,500	43,200	43,900	44,600	45,300	46,000	46,700
6%	0%	52,100	53,200	54,400	55,500	56,700	57,800	59,000	60,300	61,600	62,900	64,200	65,500	66,800
	2%	47,300	48,200	49,200	50,100	51,100	52,000	53,000	54,000	55,100	56,100	57,100	58,200	59,200
	4%	42,500	43,200	44,000	44,700	45,500	46,200	47,000	47,900	48,800	49,700	50,600	51,500	52,400
	6%	42,500	43,200	44,000	44,700	45,500	46,200	47,000	47,900	48,800	49,700	50,600	51,500	52,400
7%	0%	55,700	57,000	58,300	59,600	60,900	62,200	63,500	65,000	66,500	68,000	69,500	71,000	72,000
	2%	50,900	52,000	53,100	54,200	55,300	56,400	57,500	58,700	60,000	61,200	62,400	63,700	64,900
	4%	46,100	47,000	47,900	48,800	49,700	50,600	51,500	52,600	53,700	54,800	55,900	57,000	58,100
	6%	46,100	47,000	47,900	48,800	49,700	50,600	51,500	52,600	53,700	54,800	55,900	57,000	58,100
8%	0%	58,400	59,800	61,200	62,700	64,100	65,500	68,100	69,800	71,500	72,000	72,000	72,000	72,000
	2%	54,500	55,700	57,000	58,200	59,500	60,700	62,000	63,500	64,900	66,300	67,800	69,200	70,600
	4%	49,700	50,700	51,800	52,800	53,900	54,900	56,100	57,400	58,700	60,000	61,300	62,600	63,900
	6%	48,800	49,800	50,800	51,900	52,900	53,900	56,100	57,400	58,700	60,000	61,300	62,600	63,900
9%	0%	60,800	62,300	63,800	65,400	66,900	68,400	71,700	72,000	72,000	72,000	72,000	72,000	72,000
	2%	57,600	59,000	60,400	61,800	63,100	64,500	66,600	68,200	69,800	71,500	72,000	72,000	72,000
	4%	53,300	54,500	55,700	56,900	58,100	59,300	60,600	62,000	63,500	65,000	66,500	67,900	69,400
	6%	51,200	52,300	53,400	54,600	55,700	56,800	59,700	61,100	62,600	64,000	65,400	66,900	68,300
10%	0%	63,200	64,800	66,400	68,100	69,700	71,300	72,000	72,000	72,000	72,000	72,000	72,000	72,000
	2%	60,000	61,500	63,000	64,500	65,900	67,400	70,700	72,000	72,000	72,000	72,000	72,000	72,000
	4%	56,800	58,200	59,500	60,900	62,200	63,600	65,100	66,700	68,300	69,900	71,600	72,000	72,000
	6%	53,600	54,800	56,000	57,300	58,500	59,700	62,700	64,200	65,800	67,300	68,800	70,400	71,900
11%	0%	65,600	67,300	69,000	70,800	72,000	72,000	72,000	72,000	72,000	72,000	72,000	72,000	72,000
	2%	62,400	64,000	65,600	67,200	68,700	70,300	72,000	72,000	72,000	72,000	72,000	72,000	72,000
	4%	59,200	60,700	62,100	63,600	65,000	66,500	69,600	71,300	72,000	72,000	72,000	72,000	72,000
	6%	56,000	57,300	58,600	60,000	61,300	62,600	65,700	67,300	69,000	70,600	72,000	72,000	72,000
12%	0%	68,000	69,800	71,600	72,000	72,000	72,000	72,000	72,000	72,000	72,000	72,000	72,000	72,000
	2%	64,800	66,500	68,200	69,900	71,500	72,000	72,000	72,000	72,000	72,000	72,000	72,000	72,000
	4%	61,600	63,200	64,700	66,300	67,800	69,400	72,000	72,000	72,000	72,000	72,000	72,000	72,000
	6%	58,400	59,800	61,200	62,700	64,100	65,500	68,700	70,400	72,000	72,000	72,000	72,000	72,000

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3%	0%	41,300	42,000	42,700	43,400	44,100	44,800	45,500	46,200	46,900	47,600	48,300	49,000	49,700
	2%	31,700	32,000	32,300	32,600	32,900	33,200	33,500	33,800	34,100	34,400	34,700	35,000	35,300
	4%	31,700	32,000	32,300	32,600	32,900	33,200	33,500	33,800	34,100	34,400	34,700	35,000	35,300
	6%	31,700	32,000	32,300	32,600	32,900	33,200	33,500	33,800	34,100	34,400	34,700	35,000	35,300
4%	0%	44,900	45,700	46,600	47,400	48,300	49,100	50,000	50,900	51,800	52,700	53,600	54,500	55,400
	2%	38,900	39,500	40,100	40,700	41,300	41,900	42,500	43,100	43,700	44,300	44,900	45,500	46,100
	4%	35,300	35,700	36,200	36,600	37,100	37,500	38,000	38,500	39,000	39,500	40,000	40,500	41,000
	6%	35,300	35,700	36,200	36,600	37,100	37,500	38,000	38,500	39,000	39,500	40,000	40,500	41,000
5%	0%	48,500	49,500	50,500	51,500	52,500	53,500	54,500	55,600	56,700	57,800	58,900	60,000	61,100
	2%	43,700	44,500	45,300	46,100	46,900	47,700	48,500	49,300	50,100	51,000	51,800	52,600	53,500
	4%	38,900	39,500	40,100	40,700	41,300	41,900	42,500	43,200	43,900	44,600	45,300	46,000	46,700
	6%	38,900	39,500	40,100	40,700	41,300	41,900	42,500	43,200	43,900	44,600	45,300	46,000	46,700
6%	0%	52,100	53,200	54,400	55,500	56,700	57,800	59,000	60,300	61,600	62,900	64,200	65,500	66,800
	2%	47,300	48,200	49,200	50,100	51,100	52,000	53,000	54,000	55,100	56,100	57,100	58,200	59,200
	4%	42,500	43,200	44,000	44,700	45,500	46,200	47,000	47,900	48,800	49,700	50,600	51,500	52,400
	6%	42,500	43,200	44,000	44,700	45,500	46,200	47,000	47,900	48,800	49,700	50,600	51,500	52,400
7%	0%	55,700	57,000	58,300	59,600	60,900	62,200	63,500	65,000	66,500	68,000	69,500	71,000	72,000
	2%	50,900	52,000	53,100	54,200	55,300	56,400	57,500	58,700	60,000	61,200	62,400	63,700	64,900
	4%	46,100	47,000	47,900	48,800	49,700	50,600	51,500	52,600	53,700	54,800	55,900	57,000	58,100
	6%	46,100	47,000	47,900	48,800	49,700	50,600	51,500	52,600	53,700	54,800	55,900	57,000	58,100
8%	0%	58,400	59,800	61,200	62,700	64,100	65,500	68,100	69,800	71,500	72,000	72,000	72,000	72,000
	2%	54,500	55,700	57,000	58,200	59,500	60,700	62,000	63,500	64,900	66,300	67,800	69,200	70,600
	4%	49,700	50,700	51,800	52,800	53,900	54,900	56,100	57,400	58,700	60,000	61,300	62,600	63,900
	6%	48,800	49,800	50,800	51,900	52,900	53,900	56,100	57,400	58,700	60,000	61,300	62,600	63,900
9%	0%	60,800	62,300	63,800	65,400	66,900	68,400	71,700	72,000	72,000	72,000	72,000	72,000	72,000
	2%	57,600	59,000	60,400	61,800	63,100	64,500	66,600	68,200	69,800	71,500	72,000	72,000	72,000
	4%	53,300	54,500	55,700	56,900	58,100	59,300	60,600	62,000	63,500	65,000	66,500	67,900	69,400
	6%	51,200	52,300	53,400	54,600	55,700	56,800	59,700	61,100	62,600	64,000	65,400	66,900	68,300
10%	0%	63,200	64,800	66,400	68,100	69,700	71,300	72,000	72,000	72,000	72,000	72,000	72,000	72,000
	2%	60,000	61,500	63,000	64,500	65,900	67,400	70,700	72,000	72,000	72,000	72,000	72,000	72,000
	4%	56,800	58,200	59,500	60,900	62,200	63,600	65,100	66,700	68,300	69,900	71,600	72,000	72,000
	6%	53,600	54,800	56,000	57,300	58,500	59,700	62,700	64,200	65,800	67,300	68,800	70,400	71,900
11%	0%	65,600	67,300	69,000	70,800	72,000	72,000	72,000	72,000	72,000	72,000	72,000	72,000	72,000
	2%	62,400	64,000	65,600	67,200	68,700	70,300	72,000	72,000	72,000	72,000	72,000	72,000	72,000
	4%	59,200	60,700	62,100	63,600	65,000	66,500	69,600	71,300	72,000	72,000	72,000	72,000	72,000
	6%	56,000	57,300	58,600	60,000	61,300	62,600	65,700	67,300	69,000	70,600	72,000	72,000	72,000
12%	0%	68,000	69,800	71,600	72,000	72,000	72,000	72,000	72,000	72,000	72,000	72,000	72,000	72,000
	2%	64,800	66,500	68,200	69,900	71,500	72,000	72,000	72,000	72,000	72,000	72,000	72,000	72,000
	4%	61,600	63,200	64,700	66,300	67,800	69,400	72,000	72,000	72,000	72,000	72,000	72,000	72,000
	6%	58,400	59,800	61,200	62,700	64,100	65,500	68,700	70,400	72,000	72,000	72,000	72,000	72,000

**Table  
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What % of Pay is the Employer Willing to Contribute for the Lower Paid 0	<b>SIMPLIFIED EMPLOYEE PLAN (SEP) VS. 401(K) SAFE-HARBOR</b>													
	<b>OWNER'S ANNUAL PAY</b>													
	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000	\$310,000	\$320,000	\$330,000	\$340,000	\$350,000	\$360,000	
	<b>CONTRIBUTION PERCENT THAT CAN BE ACHIEVED FOR THE OWNER</b>													
<b>3%</b>	USING A SEP	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.6%	4.6%	4.7%	4.7%	4.7%	4.8%
	<b>USING A 401(K) SAFE-HARBOR PLAN</b>	<b>13.2%</b>	<b>12.8%</b>	<b>12.4%</b>	<b>12.1%</b>	<b>11.8%</b>	<b>11.4%</b>	<b>11.2%</b>	<b>10.9%</b>	<b>10.7%</b>	<b>10.4%</b>	<b>10.2%</b>	<b>10.0%</b>	<b>9.8%</b>
<b>4%</b>	USING A SEP	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.1%	6.2%	6.2%	6.3%	6.3%	6.4%
	<b>USING A 401(K) SAFE-HARBOR PLAN</b>	<b>14.7%</b>	<b>14.3%</b>	<b>13.9%</b>	<b>13.6%</b>	<b>13.3%</b>	<b>12.9%</b>	<b>12.7%</b>	<b>12.4%</b>	<b>12.2%</b>	<b>12.0%</b>	<b>11.8%</b>	<b>11.6%</b>	<b>11.4%</b>
<b>5%</b>	USING A SEP	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.5%	7.6%	7.7%	7.8%	7.8%	7.9%	7.9%
	<b>USING A 401(K) SAFE-HARBOR PLAN</b>	<b>16.2%</b>	<b>15.8%</b>	<b>15.4%</b>	<b>15.1%</b>	<b>14.8%</b>	<b>14.4%</b>	<b>14.2%</b>	<b>14.0%</b>	<b>13.7%</b>	<b>13.5%</b>	<b>13.3%</b>	<b>13.2%</b>	<b>13.0%</b>
<b>6%</b>	USING A SEP	8.2%	8.2%	8.2%	8.2%	8.2%	8.2%	8.7%	8.8%	8.9%	9.0%	9.1%	9.1%	9.2%
	<b>USING A 401(K) SAFE-HARBOR PLAN</b>	<b>17.7%</b>	<b>17.3%</b>	<b>16.9%</b>	<b>16.6%</b>	<b>16.3%</b>	<b>15.9%</b>	<b>15.7%</b>	<b>15.5%</b>	<b>15.3%</b>	<b>15.1%</b>	<b>14.9%</b>	<b>14.7%</b>	<b>14.6%</b>
<b>7%</b>	USING A SEP	9.2%	9.2%	9.2%	9.2%	9.2%	9.2%	9.7%	9.8%	9.9%	10.0%	10.1%	10.1%	10.2%
	<b>USING A 401(K) SAFE-HARBOR PLAN</b>	<b>19.2%</b>	<b>18.8%</b>	<b>18.4%</b>	<b>18.1%</b>	<b>17.8%</b>	<b>17.4%</b>	<b>17.2%</b>	<b>17.0%</b>	<b>16.8%</b>	<b>16.6%</b>	<b>16.5%</b>	<b>16.3%</b>	<b>16.2%</b>
<b>8%</b>	USING A SEP	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.7%	10.8%	10.9%	11.0%	11.1%	11.1%	11.2%
	<b>USING A 401(K) SAFE-HARBOR PLAN</b>	<b>20.4%</b>	<b>20.0%</b>	<b>19.6%</b>	<b>19.2%</b>	<b>18.9%</b>	<b>18.6%</b>	<b>18.7%</b>	<b>18.5%</b>	<b>18.3%</b>	<b>18.2%</b>	<b>18.0%</b>	<b>17.9%</b>	<b>17.8%</b>
<b>9%</b>	USING A SEP	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%	11.7%	11.8%	11.9%	12.0%	12.1%	12.1%	12.2%
	<b>USING A 401(K) SAFE-HARBOR PLAN</b>	<b>21.4%</b>	<b>21.0%</b>	<b>20.6%</b>	<b>20.2%</b>	<b>19.9%</b>	<b>19.6%</b>	<b>19.9%</b>	<b>19.7%</b>	<b>19.6%</b>	<b>19.4%</b>	<b>19.3%</b>	<b>19.1%</b>	<b>19.0%</b>
<b>10%</b>	USING A SEP	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.7%	12.8%	12.9%	13.0%	13.1%	13.1%	13.2%
	<b>USING A 401(K) SAFE-HARBOR PLAN</b>	<b>22.4%</b>	<b>22.0%</b>	<b>21.6%</b>	<b>21.2%</b>	<b>20.9%</b>	<b>20.6%</b>	<b>20.9%</b>	<b>20.7%</b>	<b>20.6%</b>	<b>20.4%</b>	<b>20.3%</b>	<b>20.1%</b>	<b>20.0%</b>
<b>11%</b>	USING A SEP	13.2%	13.2%	13.2%	13.2%	13.2%	13.2%	13.7%	13.8%	13.9%	14.0%	14.1%	14.1%	14.2%
	<b>USING A 401(K) SAFE-HARBOR PLAN</b>	<b>23.4%</b>	<b>23.0%</b>	<b>22.6%</b>	<b>22.2%</b>	<b>21.9%</b>	<b>21.6%</b>	<b>21.9%</b>	<b>21.7%</b>	<b>21.6%</b>	<b>21.4%</b>	<b>21.2%</b>	<b>20.6%</b>	<b>20.0%</b>
<b>12%</b>	USING A SEP	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%	14.7%	14.8%	14.9%	15.0%	15.1%	15.1%	15.2%
	<b>USING A 401(K) SAFE-HARBOR PLAN</b>	<b>24.4%</b>	<b>24.0%</b>	<b>23.6%</b>	<b>23.2%</b>	<b>22.9%</b>	<b>22.6%</b>	<b>22.9%</b>	<b>22.7%</b>	<b>22.5%</b>	<b>21.8%</b>	<b>21.2%</b>	<b>20.6%</b>	<b>20.0%</b>