

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												
		\$165,000	\$175,000	\$185,000	\$195,000	\$205,000	\$215,000	\$225,000	\$235,000	\$245,000	\$255,000	\$265,000	\$275,000	\$285,000
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%	17%	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%	13%	12%	12%	12%	11%
	6%	16%	16%	15%	15%	14%	14%	13%	13%	13%	12%	12%	12%	11%
5%	0%	22%	21%	21%	20%	20%	19%	19%	18%	18%	18%	18%	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%	14%	13%	13%
	6%	18%	17%	17%	16%	16%	15%	15%	14%	14%	14%	14%	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%	17%
	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%	20%	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%	22%	21%	21%	20%
	6%	24%	23%	23%	22%	22%	21%	21%	21%	21%	21%	21%	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%	25%	24%	24%	23%	23%	23%	22%	22%	21%	20%
	6%	25%	24%	24%	23%	23%	22%	22%	22%	22%	22%	22%	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%	26%	25%	25%	24%	24%	23%	22%	22%	21%	20%
	6%	26%	25%	25%	24%	24%	23%	23%	23%	23%	22%	22%	21%	20%

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		\$165,000	\$175,000	\$185,000	\$195,000	\$205,000	\$215,000	\$225,000	\$235,000	\$245,000	\$255,000	\$265,000	\$275,000	\$285,000
CONTRIBUTION AMOUNT THAT CAN BE ACHIEVED FOR THE OWNER														
3%	0%	31,000	31,700	32,400	33,100	33,800	34,500	35,200	35,900	36,600	37,300	38,000	38,700	39,400
	2%	24,400	24,700	25,000	25,300	25,600	25,900	26,200	26,500	26,800	27,100	27,400	27,700	28,000
	4%	24,400	24,700	25,000	25,300	25,600	25,900	26,200	26,500	26,800	27,100	27,400	27,700	28,000
	6%	24,400	24,700	25,000	25,300	25,600	25,900	26,200	26,500	26,800	27,100	27,400	27,700	28,000
4%	0%	33,500	34,400	35,200	36,100	36,900	37,800	38,600	39,500	40,400	41,300	42,200	43,100	44,000
	2%	29,400	30,000	30,600	31,200	31,800	32,400	33,000	33,600	34,200	34,800	35,400	36,000	36,600
	4%	26,900	27,400	27,800	28,300	28,700	29,200	29,600	30,100	30,600	31,100	31,600	32,100	32,600
	6%	26,900	27,400	27,800	28,300	28,700	29,200	29,600	30,100	30,600	31,100	31,600	32,100	32,600
5%	0%	36,000	37,000	38,000	39,000	40,000	41,000	42,000	43,100	44,200	45,300	46,400	47,500	48,600
	2%	32,700	33,500	34,300	35,100	35,900	36,700	37,500	38,300	39,100	40,000	40,800	41,600	42,500
	4%	29,400	30,000	30,600	31,200	31,800	32,400	33,000	33,700	34,400	35,100	35,800	36,500	37,200
	6%	29,400	30,000	30,600	31,200	31,800	32,400	33,000	33,700	34,400	35,100	35,800	36,500	37,200
6%	0%	38,500	39,700	40,800	42,000	43,100	44,300	45,400	46,700	48,000	49,300	50,600	51,900	53,200
	2%	35,200	36,100	37,100	38,000	39,000	39,900	40,900	41,900	42,900	44,000	45,000	46,000	47,100
	4%	31,900	32,700	33,400	34,200	34,900	35,700	36,400	37,300	38,200	39,100	40,000	40,900	41,800
	6%	31,900	32,700	33,400	34,200	34,900	35,700	36,400	37,300	38,200	39,100	40,000	40,900	41,800
7%	0%	41,000	42,300	43,600	44,900	46,200	47,500	48,800	50,300	51,800	53,300	54,800	56,300	57,000
	2%	37,700	38,800	39,900	41,000	42,100	43,200	44,300	45,500	46,700	48,000	49,200	50,400	51,700
	4%	34,400	35,300	36,200	37,100	38,000	38,900	39,800	40,900	42,000	43,100	44,200	45,300	46,400
	6%	34,400	35,300	36,200	37,100	38,000	38,900	39,800	40,900	42,000	43,100	44,200	45,300	46,400
8%	0%	42,900	44,300	45,700	47,200	48,600	50,000	51,400	53,900	55,600	57,000	57,000	57,000	57,000
	2%	40,200	41,400	42,700	43,900	45,200	46,400	47,700	49,100	50,500	52,000	53,400	54,800	56,300
	4%	36,900	37,900	39,000	40,000	41,100	42,100	43,200	44,500	45,800	47,100	48,400	49,700	51,000
	6%	36,300	37,300	38,300	39,400	40,400	41,400	42,400	44,500	45,800	47,100	48,400	49,700	51,000
9%	0%	44,600	46,100	47,600	49,100	50,600	52,100	53,600	56,700	57,000	57,000	57,000	57,000	57,000
	2%	42,400	43,700	45,100	46,500	47,900	49,300	50,600	52,700	54,300	56,000	57,000	57,000	57,000
	4%	39,400	40,600	41,800	43,000	44,200	45,400	46,600	48,000	49,500	51,000	52,500	53,900	55,400
	6%	38,000	39,100	40,200	41,300	42,400	43,500	44,600	47,300	48,800	50,200	51,700	53,100	54,500
10%	0%	46,200	47,800	49,400	51,100	52,700	54,300	55,900	57,000	57,000	57,000	57,000	57,000	57,000
	2%	44,000	45,500	47,000	48,500	49,900	51,400	52,900	56,000	57,000	57,000	57,000	57,000	57,000
	4%	41,800	43,200	44,500	45,900	47,200	48,500	49,900	51,600	53,200	54,800	56,400	57,000	57,000
	6%	39,600	40,800	42,000	43,300	44,500	45,700	46,900	49,700	51,200	52,800	54,300	55,900	57,000
11%	0%	47,900	49,600	51,300	53,000	54,700	56,400	57,000	57,000	57,000	57,000	57,000	57,000	57,000
	2%	45,700	47,200	48,800	50,400	52,000	53,600	55,100	57,000	57,000	57,000	57,000	57,000	57,000
	4%	43,500	44,900	46,400	47,800	49,200	50,700	52,100	55,100	56,900	57,000	57,000	57,000	57,000
	6%	41,300	42,600	43,900	45,200	46,500	47,800	49,100	52,000	53,700	55,300	57,000	57,000	57,000
12%	0%	49,500	51,300	53,100	55,000	56,800	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000
	2%	47,300	49,000	50,700	52,400	54,000	55,700	57,000	57,000	57,000	57,000	57,000	57,000	57,000
	4%	45,100	46,700	48,200	49,800	51,300	52,800	54,400	57,000	57,000	57,000	57,000	57,000	57,000
	6%	42,900	44,300	45,700	47,200	48,600	50,000	51,400	54,400	56,100	57,000	57,000	57,000	57,000