

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													
		\$225,000	\$235,000	\$245,000	\$255,000	\$265,000	\$275,000	\$285,000	\$295,000	\$305,000	\$315,000	\$325,000	\$335,000	\$345,000	
		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%	15%	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%	11%	11%	
	6%	15%	14%	14%	14%	13%	13%	13%	12%	12%	12%	12%	11%	11%	
5%	0%	20%	20%	19%	19%	19%	18%	18%	18%	18%	17%	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%	13%	13%	13%	13%	
	6%	16%	16%	15%	15%	15%	14%	14%	14%	14%	13%	13%	13%	13%	
6%	0%	22%	21%	21%	21%	20%	20%	20%	19%	19%	19%	19%	19%	18%	
	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%	14%	
	6%	18%	17%	17%	17%	16%	16%	16%	15%	15%	15%	15%	15%	14%	
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%	18%	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%	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%	19%	18%	18%	18%	18%	18%	
	6%	20%	20%	20%	19%	19%	19%	19%	19%	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%	20%	19%	19%	19%	
10%	0%	26%	26%	26%	25%	25%	25%	24%	23%	23%	22%	21%	21%	20%	
	2%	25%	25%	24%	24%	24%	24%	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%	25%	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%	22%	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												
		OWNER'S ANNUAL PAY												
		\$225,000	\$235,000	\$245,000	\$255,000	\$265,000	\$275,000	\$285,000	\$295,000	\$305,000	\$315,000	\$325,000	\$335,000	\$345,000
		CONTRIBUTION AMOUNT THAT CAN BE ACHIEVED FOR THE OWNER												
3%	0%	38,700	39,400	40,100	40,800	41,500	42,200	42,900	43,600	44,300	45,000	45,700	46,400	47,100
	2%	29,700	30,000	30,300	30,600	30,900	31,200	31,500	31,800	32,100	32,400	32,700	33,000	33,300
	4%	29,700	30,000	30,300	30,600	30,900	31,200	31,500	31,800	32,100	32,400	32,700	33,000	33,300
	6%	29,700	30,000	30,300	30,600	30,900	31,200	31,500	31,800	32,100	32,400	32,700	33,000	33,300
4%	0%	42,100	43,000	43,800	44,700	45,500	46,400	47,300	48,200	49,100	50,000	50,900	51,800	52,700
	2%	36,500	37,100	37,700	38,300	38,900	39,500	40,100	40,700	41,300	41,900	42,500	43,100	43,700
	4%	33,100	33,600	34,000	34,500	34,900	35,400	35,900	36,400	36,900	37,400	37,900	38,400	38,900
	6%	33,100	33,600	34,000	34,500	34,900	35,400	35,900	36,400	36,900	37,400	37,900	38,400	38,900
5%	0%	45,500	46,500	47,500	48,500	49,500	50,500	51,600	52,700	53,800	54,900	56,000	57,100	58,200
	2%	41,000	41,800	42,600	43,400	44,200	45,000	45,800	46,600	47,500	48,300	49,100	50,000	50,800
	4%	36,500	37,100	37,700	38,300	38,900	39,500	40,200	40,900	41,600	42,300	43,000	43,700	44,400
	6%	36,500	37,100	37,700	38,300	38,900	39,500	40,200	40,900	41,600	42,300	43,000	43,700	44,400
6%	0%	48,900	50,100	51,200	52,400	53,500	54,700	56,000	57,300	58,600	59,900	61,200	62,500	63,800
	2%	44,400	45,300	46,300	47,200	48,200	49,100	50,200	51,200	52,200	53,300	54,300	55,300	56,400
	4%	39,900	40,700	41,400	42,200	42,900	43,700	44,600	45,500	46,400	47,300	48,200	49,100	50,000
	6%	39,900	40,700	41,400	42,200	42,900	43,700	44,600	45,500	46,400	47,300	48,200	49,100	50,000
7%	0%	52,300	53,600	54,900	56,200	57,500	58,800	60,300	61,800	63,300	64,800	66,300	67,800	69,000
	2%	47,800	48,900	50,000	51,100	52,200	53,300	54,500	55,700	57,000	58,200	59,400	60,700	61,900
	4%	43,300	44,200	45,100	46,000	46,900	47,800	48,900	50,000	51,100	52,200	53,300	54,400	55,500
	6%	43,300	44,200	45,100	46,000	46,900	47,800	48,900	50,000	51,100	52,200	53,300	54,400	55,500
8%	0%	54,900	56,300	57,700	59,100	60,600	63,000	64,700	66,400	68,100	69,000	69,000	69,000	69,000
	2%	51,200	52,400	53,700	54,900	56,200	57,400	58,900	60,300	61,700	63,200	64,600	66,000	67,500
	4%	46,700	47,700	48,800	49,800	50,900	52,000	53,300	54,600	55,900	57,200	58,500	59,800	61,100
	6%	45,900	46,900	47,900	48,900	50,000	52,000	53,300	54,600	55,900	57,200	58,500	59,800	61,100
9%	0%	57,100	58,700	60,200	61,700	63,200	66,300	68,100	69,000	69,000	69,000	69,000	69,000	69,000
	2%	54,100	55,500	56,900	58,300	59,700	61,600	63,200	64,800	66,500	68,100	69,000	69,000	69,000
	4%	50,100	51,300	52,500	53,700	54,900	56,100	57,600	59,000	60,500	62,000	63,400	64,900	66,400
	6%	48,100	49,300	50,400	51,500	52,600	55,300	56,700	58,100	59,600	61,000	62,500	63,900	65,300
10%	0%	59,400	61,000	62,600	64,200	65,900	69,000	69,000	69,000	69,000	69,000	69,000	69,000	69,000
	2%	56,400	57,900	59,400	60,800	62,300	65,300	67,200	69,000	69,000	69,000	69,000	69,000	69,000
	4%	53,400	54,700	56,100	57,400	58,800	60,200	61,800	63,500	65,100	66,700	68,300	69,000	69,000
	6%	50,400	51,600	52,800	54,000	55,300	58,000	59,600	61,100	62,600	64,200	65,700	67,300	68,800
11%	0%	61,600	63,400	65,100	66,800	68,500	69,000	69,000	69,000	69,000	69,000	69,000	69,000	69,000
	2%	58,600	60,200	61,800	63,400	65,000	68,100	69,000	69,000	69,000	69,000	69,000	69,000	69,000
	4%	55,600	57,100	58,500	60,000	61,400	64,300	66,100	67,900	69,000	69,000	69,000	69,000	69,000
	6%	52,600	54,000	55,300	56,600	57,900	60,800	62,400	64,000	65,700	67,300	69,000	69,000	69,000
12%	0%	63,900	65,700	67,500	69,000	69,000	69,000	69,000	69,000	69,000	69,000	69,000	69,000	69,000
	2%	60,900	62,600	64,300	65,900	67,600	69,000	69,000	69,000	69,000	69,000	69,000	69,000	69,000
	4%	57,900	59,400	61,000	62,500	64,100	67,200	69,000	69,000	69,000	69,000	69,000	69,000	69,000
	6%	54,900	56,300	57,700	59,100	60,600	63,500	65,300	67,000	68,700	69,000	69,000	69,000	69,000

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

OWNER'S ANNUAL PAY

\$225,000 \$235,000 \$245,000 \$255,000 \$265,000 \$275,000 \$285,000 \$295,000 \$305,000 \$315,000 \$325,000 \$335,000 \$345,000

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												
		\$225,000	\$235,000	\$245,000	\$255,000	\$265,000	\$275,000	\$285,000	\$295,000	\$305,000	\$315,000	\$325,000	\$335,000	\$345,000
3%	0%	5.7	5.6	5.5	5.3	5.2	5.1	5.0	4.9	4.8	4.8	4.7	4.6	4.6
	2%	4.4	4.3	4.1	4.0	3.9	3.8	3.7	3.6	3.5	3.4	3.4	3.3	3.2
	4%	4.4	4.3	4.1	4.0	3.9	3.8	3.7	3.6	3.5	3.4	3.4	3.3	3.2
	6%	4.4	4.3	4.1	4.0	3.9	3.8	3.7	3.6	3.5	3.4	3.4	3.3	3.2
4%	0%	4.7	4.6	4.5	4.4	4.3	4.2	4.1	4.1	4.0	4.0	3.9	3.9	3.8
	2%	4.1	3.9	3.8	3.8	3.7	3.6	3.5	3.4	3.4	3.3	3.3	3.2	3.2
	4%	3.7	3.6	3.5	3.4	3.3	3.2	3.1	3.1	3.0	3.0	2.9	2.9	2.8
	6%	3.7	3.6	3.5	3.4	3.3	3.2	3.1	3.1	3.0	3.0	2.9	2.9	2.8
5%	0%	4.0	4.0	3.9	3.8	3.7	3.7	3.6	3.6	3.5	3.5	3.4	3.4	3.4
	2%	3.6	3.6	3.5	3.4	3.3	3.3	3.2	3.2	3.1	3.1	3.0	3.0	2.9
	4%	3.2	3.2	3.1	3.0	2.9	2.9	2.8	2.8	2.7	2.7	2.6	2.6	2.6
	6%	3.2	3.2	3.1	3.0	2.9	2.9	2.8	2.8	2.7	2.7	2.6	2.6	2.6
6%	0%	3.6	3.6	3.5	3.4	3.4	3.3	3.3	3.2	3.2	3.2	3.1	3.1	3.1
	2%	3.3	3.2	3.2	3.1	3.0	3.0	2.9	2.9	2.9	2.8	2.8	2.8	2.7
	4%	3.0	2.9	2.8	2.8	2.7	2.6	2.6	2.6	2.5	2.5	2.5	2.4	2.4
	6%	3.0	2.9	2.8	2.8	2.7	2.6	2.6	2.6	2.5	2.5	2.5	2.4	2.4
7%	0%	3.3	3.3	3.2	3.2	3.1	3.1	3.0	3.0	3.0	2.9	2.9	2.9	2.9
	2%	3.0	3.0	2.9	2.9	2.8	2.8	2.7	2.7	2.7	2.6	2.6	2.6	2.6
	4%	2.8	2.7	2.6	2.6	2.5	2.5	2.5	2.4	2.4	2.4	2.3	2.3	2.3
	6%	2.8	2.7	2.6	2.6	2.5	2.5	2.5	2.4	2.4	2.4	2.3	2.3	2.3
8%	0%	3.1	3.0	2.9	2.9	2.9	2.9	2.8	2.8	2.8	2.7	2.7	2.6	2.5
	2%	2.8	2.8	2.7	2.7	2.7	2.6	2.6	2.6	2.5	2.5	2.5	2.5	2.4
	4%	2.6	2.5	2.5	2.4	2.4	2.4	2.4	2.3	2.3	2.3	2.3	2.2	2.2
	6%	2.6	2.5	2.4	2.4	2.4	2.4	2.4	2.3	2.3	2.3	2.3	2.2	2.2
9%	0%	2.8	2.8	2.7	2.7	2.7	2.7	2.7	2.6	2.5	2.4	2.4	2.3	2.2
	2%	2.7	2.6	2.6	2.5	2.5	2.5	2.5	2.4	2.4	2.4	2.4	2.3	2.2
	4%	2.5	2.4	2.4	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.1
	6%	2.4	2.3	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.1	2.1	2.1
10%	0%	2.6	2.6	2.6	2.5	2.5	2.5	2.4	2.3	2.3	2.2	2.1	2.1	2.0
	2%	2.5	2.5	2.4	2.4	2.4	2.4	2.4	2.3	2.3	2.2	2.1	2.1	2.0
	4%	2.4	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.1	2.1	2.1	2.1	2.0
	6%	2.2	2.2	2.2	2.1	2.1	2.1	2.1	2.1	2.1	2.0	2.0	2.0	2.0
11%	0%	2.5	2.5	2.4	2.4	2.4	2.3	2.2	2.1	2.1	2.0	1.9	1.9	1.8
	2%	2.4	2.3	2.3	2.3	2.2	2.3	2.2	2.1	2.1	2.0	1.9	1.9	1.8
	4%	2.3	2.2	2.2	2.1	2.1	2.1	2.1	2.1	2.1	2.0	1.9	1.9	1.8
	6%	2.1	2.1	2.1	2.0	2.0	2.0	2.0	2.0	2.0	1.9	1.9	1.9	1.8
12%	0%	2.4	2.3	2.3	2.3	2.2	2.1	2.0	1.9	1.9	1.8	1.8	1.7	1.7
	2%	2.3	2.2	2.2	2.2	2.1	2.1	2.0	1.9	1.9	1.8	1.8	1.7	1.7
	4%	2.1	2.1	2.1	2.0	2.0	2.0	2.0	1.9	1.9	1.8	1.8	1.7	1.7
	6%	2.0	2.0	2.0	1.9	1.9	1.9	1.9	1.9	1.9	1.8	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													
	\$225,000	\$235,000	\$245,000	\$255,000	\$265,000	\$275,000	\$285,000	\$295,000	\$305,000	\$315,000	\$325,000	\$335,000	\$345,000	
	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%	4.8%
	USING A 401(K) SAFE-HARBOR PLAN	13.2%	12.8%	12.4%	12.0%	11.7%	11.4%	11.1%	10.8%	10.5%	10.3%	10.1%	9.9%	9.7%
4%	USING A SEP	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.1%	6.2%	6.2%	6.3%	6.3%	6.4%	6.4%
	USING A 401(K) SAFE-HARBOR PLAN	14.7%	14.3%	13.9%	13.5%	13.2%	12.9%	12.6%	12.3%	12.1%	11.9%	11.7%	11.5%	11.3%
5%	USING A SEP	7.2%	7.2%	7.2%	7.2%	7.2%	7.5%	7.6%	7.7%	7.8%	7.9%	7.9%	8.0%	8.0%
	USING A 401(K) SAFE-HARBOR PLAN	16.2%	15.8%	15.4%	15.0%	14.7%	14.4%	14.1%	13.9%	13.7%	13.4%	13.2%	13.1%	12.9%
6%	USING A SEP	8.2%	8.2%	8.2%	8.2%	8.2%	8.8%	8.8%	8.9%	9.0%	9.1%	9.2%	9.2%	9.3%
	USING A 401(K) SAFE-HARBOR PLAN	17.8%	17.3%	16.9%	16.5%	16.2%	15.9%	15.7%	15.4%	15.2%	15.0%	14.8%	14.7%	14.5%
7%	USING A SEP	9.2%	9.2%	9.2%	9.2%	9.2%	9.8%	9.8%	9.9%	10.0%	10.1%	10.2%	10.2%	10.3%
	USING A 401(K) SAFE-HARBOR PLAN	19.3%	18.8%	18.4%	18.1%	17.7%	17.4%	17.2%	17.0%	16.8%	16.6%	16.4%	16.3%	16.1%
8%	USING A SEP	10.2%	10.2%	10.2%	10.2%	10.2%	10.8%	10.8%	10.9%	11.0%	11.1%	11.2%	11.2%	11.3%
	USING A 401(K) SAFE-HARBOR PLAN	20.4%	20.0%	19.6%	19.2%	18.9%	18.9%	18.7%	18.5%	18.3%	18.2%	18.0%	17.9%	17.7%
9%	USING A SEP	11.2%	11.2%	11.2%	11.2%	11.2%	11.8%	11.8%	11.9%	12.0%	12.1%	12.2%	12.2%	12.3%
	USING A 401(K) SAFE-HARBOR PLAN	21.4%	21.0%	20.6%	20.2%	19.9%	20.1%	19.9%	19.7%	19.6%	19.4%	19.2%	19.1%	19.0%
10%	USING A SEP	12.2%	12.2%	12.2%	12.2%	12.2%	12.8%	12.8%	12.9%	13.0%	13.1%	13.2%	13.2%	13.3%
	USING A 401(K) SAFE-HARBOR PLAN	22.4%	22.0%	21.6%	21.2%	20.9%	21.1%	20.9%	20.7%	20.6%	20.4%	20.2%	20.1%	20.0%
11%	USING A SEP	13.2%	13.2%	13.2%	13.2%	13.2%	13.8%	13.8%	13.9%	14.0%	14.1%	14.2%	14.2%	14.3%
	USING A 401(K) SAFE-HARBOR PLAN	23.4%	23.0%	22.6%	22.2%	21.9%	22.1%	21.9%	21.7%	21.6%	21.4%	21.2%	20.6%	20.0%
12%	USING A SEP	14.2%	14.2%	14.2%	14.2%	14.2%	14.8%	14.8%	14.9%	15.0%	15.1%	15.2%	15.2%	15.3%
	USING A 401(K) SAFE-HARBOR PLAN	24.4%	24.0%	23.6%	23.2%	22.9%	23.1%	22.9%	22.7%	22.6%	21.9%	21.2%	20.6%	20.0%