

| 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   |           |           |           |           |           |           |           |           |           |           |           |           |
|   |  | \$210,000  | \$220,000 | \$230,000 | \$240,000 | \$250,000 | \$260,000 | \$270,000 | \$280,000 | \$290,000 | \$300,000 | \$310,000 | \$320,000 | \$330,000 |
|   |  | CONTRIBUTION PERCENT THAT CAN BE ACHIEVED FOR THE OWNER              |           |           |           |           |           |           |           |           |           |           |           |           |
| 3%  | 0%   | 18%  | 17%       | 17%       | 16%       | 16%       | 16%       | 15%       | 15%       | 15%       | 15%       | 14%       | 14%       | 14%       |
|   | 2%   | 14%  | 13%       | 13%       | 12%       | 12%       | 12%       | 11%       | 11%       | 11%       | 11%       | 10%       | 10%       | 10%       |
|   | 4%   | 14%  | 13%       | 13%       | 12%       | 12%       | 12%       | 11%       | 11%       | 11%       | 11%       | 10%       | 10%       | 10%       |
|   | 6%   | 14%  | 13%       | 13%       | 12%       | 12%       | 12%       | 11%       | 11%       | 11%       | 11%       | 10%       | 10%       | 10%       |
| 4%  | 0%   | 19%  | 19%       | 18%       | 18%       | 18%       | 17%       | 17%       | 17%       | 16%       | 16%       | 16%       | 16%       | 15%       |
|   | 2%   | 17%  | 16%       | 16%       | 15%       | 15%       | 15%       | 14%       | 14%       | 14%       | 14%       | 13%       | 13%       | 13%       |
|   | 4%   | 15%  | 15%       | 14%       | 14%       | 14%       | 13%       | 13%       | 13%       | 12%       | 12%       | 12%       | 12%       | 11%       |
|   | 6%   | 15%  | 15%       | 14%       | 14%       | 14%       | 13%       | 13%       | 13%       | 12%       | 12%       | 12%       | 12%       | 11%       |
| 5%  | 0%   | 21%  | 20%       | 20%       | 19%       | 19%       | 19%       | 18%       | 18%       | 18%       | 18%       | 17%       | 17%       | 17%       |
|   | 2%   | 19%  | 18%       | 18%       | 17%       | 17%       | 17%       | 16%       | 16%       | 16%       | 16%       | 15%       | 15%       | 15%       |
|   | 4%   | 17%  | 16%       | 16%       | 15%       | 15%       | 15%       | 14%       | 14%       | 14%       | 14%       | 13%       | 13%       | 13%       |
|   | 6%   | 17%  | 16%       | 16%       | 15%       | 15%       | 15%       | 14%       | 14%       | 14%       | 14%       | 13%       | 13%       | 13%       |
| 6%  | 0%   | 22%  | 22%       | 21%       | 21%       | 21%       | 20%       | 20%       | 20%       | 19%       | 19%       | 19%       | 19%       | 19%       |
|   | 2%   | 20%  | 20%       | 19%       | 19%       | 19%       | 18%       | 18%       | 18%       | 17%       | 17%       | 17%       | 17%       | 17%       |
|   | 4%   | 18%  | 18%       | 17%       | 17%       | 17%       | 16%       | 16%       | 16%       | 15%       | 15%       | 15%       | 15%       | 15%       |
|   | 6%   | 18%  | 18%       | 17%       | 17%       | 17%       | 16%       | 16%       | 16%       | 15%       | 15%       | 15%       | 15%       | 15%       |
| 7%  | 0%   | 24%  | 23%       | 23%       | 22%       | 22%       | 22%       | 21%       | 21%       | 21%       | 21%       | 21%       | 20%       | 20%       |
|   | 2%   | 22%  | 21%       | 21%       | 20%       | 20%       | 20%       | 19%       | 19%       | 19%       | 19%       | 18%       | 18%       | 18%       |
|   | 4%   | 20%  | 19%       | 19%       | 18%       | 18%       | 18%       | 17%       | 17%       | 17%       | 17%       | 17%       | 16%       | 16%       |
|   | 6%   | 20%  | 19%       | 19%       | 18%       | 18%       | 18%       | 17%       | 17%       | 17%       | 17%       | 17%       | 16%       | 16%       |
| 8%  | 0%   | 25%  | 24%       | 24%       | 24%       | 23%       | 23%       | 23%       | 23%       | 23%       | 22%       | 21%       | 21%       | 20%       |
|   | 2%   | 23%  | 23%       | 22%       | 22%       | 22%       | 21%       | 21%       | 21%       | 20%       | 20%       | 20%       | 20%       | 20%       |
|   | 4%   | 21%  | 21%       | 20%       | 20%       | 20%       | 19%       | 19%       | 19%       | 19%       | 18%       | 18%       | 18%       | 18%       |
|   | 6%   | 21%  | 20%       | 20%       | 20%       | 19%       | 19%       | 19%       | 19%       | 19%       | 18%       | 18%       | 18%       | 18%       |
| 9%  | 0%   | 26%  | 25%       | 25%       | 25%       | 24%       | 24%       | 24%       | 24%       | 23%       | 22%       | 21%       | 21%       | 20%       |
|   | 2%   | 25%  | 24%       | 24%       | 23%       | 23%       | 23%       | 22%       | 22%       | 22%       | 22%       | 21%       | 21%       | 20%       |
|   | 4%   | 23%  | 22%       | 22%       | 21%       | 21%       | 21%       | 20%       | 20%       | 20%       | 20%       | 20%       | 20%       | 19%       |
|   | 6%   | 22%  | 21%       | 21%       | 21%       | 20%       | 20%       | 20%       | 20%       | 20%       | 20%       | 19%       | 19%       | 19%       |
| 10%   | 0%   | 27%  | 26%       | 26%       | 26%       | 25%       | 25%       | 24%       | 24%       | 23%       | 22%       | 21%       | 21%       | 20%       |
|   | 2%   | 26%  | 25%       | 25%       | 24%       | 24%       | 24%       | 24%       | 24%       | 23%       | 22%       | 21%       | 21%       | 20%       |
|   | 4%   | 24%  | 24%       | 23%       | 23%       | 22%       | 22%       | 22%       | 22%       | 22%       | 21%       | 21%       | 21%       | 20%       |
|   | 6%   | 23%  | 22%       | 22%       | 22%       | 21%       | 21%       | 21%       | 21%       | 21%       | 21%       | 20%       | 20%       | 20%       |
| 11%   | 0%   | 28%  | 27%       | 27%       | 27%       | 26%       | 25%       | 24%       | 24%       | 23%       | 22%       | 21%       | 21%       | 20%       |
|   | 2%   | 27%  | 26%       | 26%       | 25%       | 25%       | 25%       | 24%       | 24%       | 23%       | 22%       | 21%       | 21%       | 20%       |
|   | 4%   | 25%  | 25%       | 24%       | 24%       | 23%       | 24%       | 23%       | 23%       | 23%       | 22%       | 21%       | 21%       | 20%       |
|   | 6%   | 24%  | 23%       | 23%       | 23%       | 22%       | 22%       | 22%       | 22%       | 22%       | 22%       | 21%       | 21%       | 20%       |
| 12%   | 0%   | 29%  | 28%       | 28%       | 28%       | 26%       | 25%       | 24%       | 24%       | 23%       | 22%       | 21%       | 21%       | 20%       |
|   | 2%   | 28%  | 27%       | 27%       | 26%       | 26%       | 25%       | 24%       | 24%       | 23%       | 22%       | 21%       | 21%       | 20%       |
|   | 4%   | 26%  | 26%       | 25%       | 25%       | 24%       | 25%       | 24%       | 24%       | 23%       | 22%       | 21%       | 21%       | 20%       |
|   | 6%   | 25%  | 24%       | 24%       | 24%       | 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   |           |           |           |           |           |           |           |           |           |           |           |           |
|   |  | \$210,000  | \$220,000 | \$230,000 | \$240,000 | \$250,000 | \$260,000 | \$270,000 | \$280,000 | \$290,000 | \$300,000 | \$310,000 | \$320,000 | \$330,000 |
|   |  | CONTRIBUTION AMOUNT THAT CAN BE ACHIEVED FOR THE OWNER               |           |           |           |           |           |           |           |           |           |           |           |           |
| 3%  | 0%   | 37,200   | 37,900    | 38,600    | 39,300    | 40,000    | 40,700    | 41,400    | 42,100    | 42,800    | 43,500    | 44,200    | 44,900    | 45,600    |
|   | 2%   | 28,800   | 29,100    | 29,400    | 29,700    | 30,000    | 30,300    | 30,600    | 30,900    | 31,200    | 31,500    | 31,800    | 32,100    | 32,400    |
|   | 4%   | 28,800   | 29,100    | 29,400    | 29,700    | 30,000    | 30,300    | 30,600    | 30,900    | 31,200    | 31,500    | 31,800    | 32,100    | 32,400    |
|   | 6%   | 28,800   | 29,100    | 29,400    | 29,700    | 30,000    | 30,300    | 30,600    | 30,900    | 31,200    | 31,500    | 31,800    | 32,100    | 32,400    |
| 4%  | 0%   | 40,300   | 41,200    | 42,000    | 42,900    | 43,700    | 44,600    | 45,500    | 46,400    | 47,300    | 48,200    | 49,100    | 50,000    | 50,900    |
|   | 2%   | 35,100   | 35,700    | 36,300    | 36,900    | 37,500    | 38,100    | 38,700    | 39,300    | 39,900    | 40,500    | 41,100    | 41,700    | 42,300    |
|   | 4%   | 31,900   | 32,400    | 32,800    | 33,300    | 33,700    | 34,200    | 34,700    | 35,200    | 35,700    | 36,200    | 36,700    | 37,200    | 37,700    |
|   | 6%   | 31,900   | 32,400    | 32,800    | 33,300    | 33,700    | 34,200    | 34,700    | 35,200    | 35,700    | 36,200    | 36,700    | 37,200    | 37,700    |
| 5%  | 0%   | 43,500   | 44,500    | 45,500    | 46,500    | 47,500    | 48,500    | 49,600    | 50,700    | 51,800    | 52,900    | 54,000    | 55,100    | 56,200    |
|   | 2%   | 39,300   | 40,100    | 40,900    | 41,700    | 42,500    | 43,300    | 44,100    | 44,900    | 45,800    | 46,600    | 47,400    | 48,300    | 49,100    |
|   | 4%   | 35,100   | 35,700    | 36,300    | 36,900    | 37,500    | 38,100    | 38,800    | 39,500    | 40,200    | 40,900    | 41,600    | 42,300    | 43,000    |
|   | 6%   | 35,100   | 35,700    | 36,300    | 36,900    | 37,500    | 38,100    | 38,800    | 39,500    | 40,200    | 40,900    | 41,600    | 42,300    | 43,000    |
| 6%  | 0%   | 46,600   | 47,800    | 48,900    | 50,100    | 51,200    | 52,400    | 53,700    | 55,000    | 56,300    | 57,600    | 58,900    | 60,200    | 61,500    |
|   | 2%   | 42,400   | 43,400    | 44,300    | 45,300    | 46,200    | 47,200    | 48,200    | 49,200    | 50,300    | 51,300    | 52,300    | 53,400    | 54,400    |
|   | 4%   | 38,200   | 39,000    | 39,700    | 40,500    | 41,200    | 42,000    | 42,900    | 43,800    | 44,700    | 45,600    | 46,500    | 47,400    | 48,300    |
|   | 6%   | 38,200   | 39,000    | 39,700    | 40,500    | 41,200    | 42,000    | 42,900    | 43,800    | 44,700    | 45,600    | 46,500    | 47,400    | 48,300    |
| 7%  | 0%   | 49,800   | 51,100    | 52,400    | 53,700    | 55,000    | 56,300    | 57,800    | 59,300    | 60,800    | 62,300    | 63,800    | 65,300    | 66,000    |
|   | 2%   | 45,600   | 46,700    | 47,800    | 48,900    | 50,000    | 51,100    | 52,300    | 53,600    | 54,800    | 56,000    | 57,300    | 58,500    | 59,700    |
|   | 4%   | 41,400   | 42,300    | 43,200    | 44,100    | 45,000    | 45,900    | 47,000    | 48,100    | 49,200    | 50,300    | 51,400    | 52,500    | 53,600    |
|   | 6%   | 41,400   | 42,300    | 43,200    | 44,100    | 45,000    | 45,900    | 47,000    | 48,100    | 49,200    | 50,300    | 51,400    | 52,500    | 53,600    |
| 8%  | 0%   | 52,200   | 53,600    | 55,000    | 56,400    | 57,800    | 60,200    | 61,900    | 63,600    | 65,300    | 66,000    | 66,000    | 66,000    | 66,000    |
|   | 2%   | 48,700   | 50,000    | 51,200    | 52,500    | 53,700    | 55,000    | 56,500    | 57,900    | 59,300    | 60,800    | 62,200    | 63,600    | 65,100    |
|   | 4%   | 44,500   | 45,600    | 46,600    | 47,700    | 48,700    | 49,800    | 51,100    | 52,400    | 53,700    | 55,000    | 56,300    | 57,600    | 58,900    |
|   | 6%   | 43,800   | 44,800    | 45,800    | 46,800    | 47,800    | 49,800    | 51,100    | 52,400    | 53,700    | 55,000    | 56,300    | 57,600    | 58,900    |
| 9%  | 0%   | 54,300   | 55,800    | 57,300    | 58,800    | 60,300    | 63,400    | 65,200    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    |
|   | 2%   | 51,500   | 52,800    | 54,200    | 55,600    | 57,000    | 58,900    | 60,600    | 62,200    | 63,800    | 65,500    | 66,000    | 66,000    | 66,000    |
|   | 4%   | 47,700   | 48,900    | 50,100    | 51,300    | 52,500    | 53,700    | 55,200    | 56,700    | 58,200    | 59,600    | 61,100    | 62,600    | 64,000    |
|   | 6%   | 45,900   | 47,000    | 48,100    | 49,200    | 50,300    | 53,000    | 54,400    | 55,800    | 57,300    | 58,700    | 60,200    | 61,600    | 63,000    |
| 10%   | 0%   | 56,400   | 58,000    | 59,600    | 61,200    | 62,800    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    |
|   | 2%   | 53,600   | 55,000    | 56,500    | 58,000    | 59,500    | 62,500    | 64,300    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    |
|   | 4%   | 50,800   | 52,100    | 53,500    | 54,800    | 56,200    | 57,600    | 59,300    | 60,900    | 62,500    | 64,100    | 65,700    | 66,000    | 66,000    |
|   | 6%   | 48,000   | 49,200    | 50,400    | 51,600    | 52,800    | 55,600    | 57,100    | 58,600    | 60,200    | 61,700    | 63,300    | 64,800    | 66,000    |
| 11%   | 0%   | 58,500   | 60,200    | 61,900    | 63,600    | 65,300    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    |
|   | 2%   | 55,700   | 57,200    | 58,800    | 60,400    | 62,000    | 65,100    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    |
|   | 4%   | 52,900   | 54,300    | 55,800    | 57,200    | 58,700    | 61,500    | 63,300    | 65,100    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    |
|   | 6%   | 50,100   | 51,400    | 52,700    | 54,000    | 55,300    | 58,200    | 59,800    | 61,400    | 63,100    | 64,700    | 66,000    | 66,000    | 66,000    |
| 12%   | 0%   | 60,600   | 62,400    | 64,200    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    |
|   | 2%   | 57,800   | 59,400    | 61,100    | 62,800    | 64,500    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    |
|   | 4%   | 55,000   | 56,500    | 58,100    | 59,600    | 61,200    | 64,200    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    |
|   | 6%   | 52,200   | 53,600    | 55,000    | 56,400    | 57,800    | 60,800    | 62,500    | 64,200    | 66,000    | 66,000    | 66,000    | 66,000    | 66,000    |

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

**OWNER'S ANNUAL PAY**

\$210,000 \$220,000 \$230,000 \$240,000 \$250,000 \$260,000 \$270,000 \$280,000 \$290,000 \$300,000 \$310,000 \$320,000 \$330,000

**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 |           |           |           |           |           |           |           |           |           |           |           |           |
|---|--|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|   |  | \$210,000          | \$220,000 | \$230,000 | \$240,000 | \$250,000 | \$260,000 | \$270,000 | \$280,000 | \$290,000 | \$300,000 | \$310,000 | \$320,000 | \$330,000 |
| 3%  | 0%   | 5.9                | 5.7       | 5.6       | 5.5       | 5.3       | 5.2       | 5.1       | 5.0       | 4.9       | 4.8       | 4.8       | 4.7       | 4.6       |
|   | 2%   | 4.6                | 4.4       | 4.3       | 4.1       | 4.0       | 3.9       | 3.8       | 3.7       | 3.6       | 3.5       | 3.4       | 3.3       | 3.3       |
|   | 4%   | 4.6                | 4.4       | 4.3       | 4.1       | 4.0       | 3.9       | 3.8       | 3.7       | 3.6       | 3.5       | 3.4       | 3.3       | 3.3       |
|   | 6%   | 4.6                | 4.4       | 4.3       | 4.1       | 4.0       | 3.9       | 3.8       | 3.7       | 3.6       | 3.5       | 3.4       | 3.3       | 3.3       |
| 4%  | 0%   | 4.8                | 4.7       | 4.6       | 4.5       | 4.4       | 4.3       | 4.2       | 4.1       | 4.1       | 4.0       | 4.0       | 3.9       | 3.9       |
|   | 2%   | 4.2                | 4.1       | 3.9       | 3.8       | 3.8       | 3.7       | 3.6       | 3.5       | 3.4       | 3.4       | 3.3       | 3.3       | 3.2       |
|   | 4%   | 3.8                | 3.7       | 3.6       | 3.5       | 3.4       | 3.3       | 3.2       | 3.1       | 3.1       | 3.0       | 3.0       | 2.9       | 2.9       |
|   | 6%   | 3.8                | 3.7       | 3.6       | 3.5       | 3.4       | 3.3       | 3.2       | 3.1       | 3.1       | 3.0       | 3.0       | 2.9       | 2.9       |
| 5%  | 0%   | 4.1                | 4.0       | 4.0       | 3.9       | 3.8       | 3.7       | 3.7       | 3.6       | 3.6       | 3.5       | 3.5       | 3.4       | 3.4       |
|   | 2%   | 3.7                | 3.6       | 3.6       | 3.5       | 3.4       | 3.3       | 3.3       | 3.2       | 3.2       | 3.1       | 3.1       | 3.0       | 3.0       |
|   | 4%   | 3.3                | 3.2       | 3.2       | 3.1       | 3.0       | 2.9       | 2.9       | 2.8       | 2.8       | 2.7       | 2.7       | 2.6       | 2.6       |
|   | 6%   | 3.3                | 3.2       | 3.2       | 3.1       | 3.0       | 2.9       | 2.9       | 2.8       | 2.8       | 2.7       | 2.7       | 2.6       | 2.6       |
| 6%  | 0%   | 3.7                | 3.6       | 3.5       | 3.5       | 3.4       | 3.4       | 3.3       | 3.3       | 3.2       | 3.2       | 3.2       | 3.1       | 3.1       |
|   | 2%   | 3.4                | 3.3       | 3.2       | 3.1       | 3.1       | 3.0       | 3.0       | 2.9       | 2.9       | 2.9       | 2.8       | 2.8       | 2.8       |
|   | 4%   | 3.0                | 3.0       | 2.9       | 2.8       | 2.8       | 2.7       | 2.7       | 2.6       | 2.6       | 2.5       | 2.5       | 2.5       | 2.4       |
|   | 6%   | 3.0                | 3.0       | 2.9       | 2.8       | 2.8       | 2.7       | 2.7       | 2.6       | 2.6       | 2.5       | 2.5       | 2.5       | 2.4       |
| 7%  | 0%   | 3.4                | 3.3       | 3.3       | 3.2       | 3.1       | 3.1       | 3.1       | 3.0       | 3.0       | 3.0       | 2.9       | 2.9       | 2.9       |
|   | 2%   | 3.1                | 3.0       | 3.0       | 2.9       | 2.9       | 2.8       | 2.8       | 2.7       | 2.7       | 2.7       | 2.6       | 2.6       | 2.6       |
|   | 4%   | 2.8                | 2.7       | 2.7       | 2.6       | 2.6       | 2.5       | 2.5       | 2.5       | 2.4       | 2.4       | 2.4       | 2.3       | 2.3       |
|   | 6%   | 2.8                | 2.7       | 2.7       | 2.6       | 2.6       | 2.5       | 2.5       | 2.5       | 2.4       | 2.4       | 2.4       | 2.3       | 2.3       |
| 8%  | 0%   | 3.1                | 3.0       | 3.0       | 2.9       | 2.9       | 2.9       | 2.9       | 2.8       | 2.8       | 2.8       | 2.7       | 2.6       | 2.5       |
|   | 2%   | 2.9                | 2.8       | 2.8       | 2.7       | 2.7       | 2.6       | 2.6       | 2.6       | 2.6       | 2.5       | 2.5       | 2.5       | 2.5       |
|   | 4%   | 2.7                | 2.6       | 2.5       | 2.5       | 2.4       | 2.4       | 2.4       | 2.3       | 2.3       | 2.3       | 2.3       | 2.3       | 2.2       |
|   | 6%   | 2.6                | 2.5       | 2.5       | 2.4       | 2.4       | 2.4       | 2.4       | 2.3       | 2.3       | 2.3       | 2.3       | 2.3       | 2.2       |
| 9%  | 0%   | 2.9                | 2.8       | 2.8       | 2.7       | 2.7       | 2.7       | 2.7       | 2.6       | 2.5       | 2.4       | 2.4       | 2.3       | 2.2       |
|   | 2%   | 2.7                | 2.7       | 2.6       | 2.6       | 2.5       | 2.5       | 2.5       | 2.5       | 2.4       | 2.4       | 2.4       | 2.3       | 2.2       |
|   | 4%   | 2.5                | 2.5       | 2.4       | 2.4       | 2.3       | 2.3       | 2.3       | 2.3       | 2.2       | 2.2       | 2.2       | 2.2       | 2.2       |
|   | 6%   | 2.4                | 2.4       | 2.3       | 2.3       | 2.2       | 2.3       | 2.2       | 2.2       | 2.2       | 2.2       | 2.2       | 2.1       | 2.1       |
| 10%   | 0%   | 2.7                | 2.6       | 2.6       | 2.6       | 2.5       | 2.5       | 2.4       | 2.4       | 2.3       | 2.2       | 2.1       | 2.1       | 2.0       |
|   | 2%   | 2.6                | 2.5       | 2.5       | 2.4       | 2.4       | 2.4       | 2.4       | 2.4       | 2.3       | 2.2       | 2.1       | 2.1       | 2.0       |
|   | 4%   | 2.4                | 2.4       | 2.3       | 2.3       | 2.2       | 2.2       | 2.2       | 2.2       | 2.2       | 2.1       | 2.1       | 2.1       | 2.0       |
|   | 6%   | 2.3                | 2.2       | 2.2       | 2.2       | 2.1       | 2.1       | 2.1       | 2.1       | 2.1       | 2.1       | 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                | 2.4       | 2.3       | 2.3       | 2.3       | 2.3       | 2.2       | 2.1       | 2.1       | 2.0       | 1.9       | 1.9       | 1.8       |
|   | 4%   | 2.3                | 2.2       | 2.2       | 2.2       | 2.1       | 2.2       | 2.1       | 2.1       | 2.1       | 2.0       | 1.9       | 1.9       | 1.8       |
|   | 6%   | 2.2                | 2.1       | 2.1       | 2.0       | 2.0       | 2.0       | 2.0       | 2.0       | 2.0       | 2.0       | 1.9       | 1.9       | 1.8       |
| 12%   | 0%   | 2.4                | 2.4       | 2.3       | 2.3       | 2.2       | 2.1       | 2.0       | 2.0       | 1.9       | 1.8       | 1.8       | 1.7       | 1.7       |
|   | 2%   | 2.3                | 2.3       | 2.2       | 2.2       | 2.2       | 2.1       | 2.0       | 2.0       | 1.9       | 1.8       | 1.8       | 1.7       | 1.7       |
|   | 4%   | 2.2                | 2.1       | 2.1       | 2.1       | 2.0       | 2.0       | 2.0       | 2.0       | 1.9       | 1.8       | 1.8       | 1.7       | 1.7       |
|   | 6%   | 2.1                | 2.0       | 2.0       | 2.0       | 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                                      |           |           |           |           |           |           |           |           |           |           |           |           |       |
|   | \$210,000   | \$220,000 | \$230,000 | \$240,000 | \$250,000 | \$260,000 | \$270,000 | \$280,000 | \$290,000 | \$300,000 | \$310,000 | \$320,000 | \$330,000 |       |
|   | 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                         | 13.7%     | 13.2%     | 12.8%     | 12.4%     | 12.0%     | 11.7%     | 11.3%     | 11.0%     | 10.8%     | 10.5%     | 10.3%     | 10.0%     | 9.8%  |
| 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                         | 15.2%     | 14.7%     | 14.3%     | 13.9%     | 13.5%     | 13.2%     | 12.9%     | 12.6%     | 12.3%     | 12.1%     | 11.8%     | 11.6%     | 11.4% |
| 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%      | 8.1%  |
|   | USING A 401(K) SAFE-HARBOR PLAN                         | 16.7%     | 16.2%     | 15.8%     | 15.4%     | 15.0%     | 14.7%     | 14.4%     | 14.1%     | 13.9%     | 13.6%     | 13.4%     | 13.2%     | 13.0% |
| 6%  | USING A SEP   | 8.2%      | 8.2%      | 8.2%      | 8.2%      | 8.2%      | 8.7%      | 8.8%      | 8.9%      | 9.0%      | 9.1%      | 9.2%      | 9.2%      | 9.3%  |
|   | USING A 401(K) SAFE-HARBOR PLAN                         | 18.2%     | 17.7%     | 17.3%     | 16.9%     | 16.5%     | 16.2%     | 15.9%     | 15.7%     | 15.4%     | 15.2%     | 15.0%     | 14.8%     | 14.7% |
| 7%  | USING A SEP   | 9.2%      | 9.2%      | 9.2%      | 9.2%      | 9.2%      | 9.7%      | 9.8%      | 9.9%      | 10.0%     | 10.1%     | 10.2%     | 10.2%     | 10.3% |
|   | USING A 401(K) SAFE-HARBOR PLAN                         | 19.7%     | 19.2%     | 18.8%     | 18.4%     | 18.0%     | 17.7%     | 17.4%     | 17.2%     | 17.0%     | 16.8%     | 16.6%     | 16.4%     | 16.3% |
| 8%  | USING A SEP   | 10.2%     | 10.2%     | 10.2%     | 10.2%     | 10.2%     | 10.7%     | 10.8%     | 10.9%     | 11.0%     | 11.1%     | 11.2%     | 11.2%     | 11.3% |
|   | USING A 401(K) SAFE-HARBOR PLAN                         | 20.9%     | 20.4%     | 19.9%     | 19.5%     | 19.2%     | 19.2%     | 19.0%     | 18.7%     | 18.5%     | 18.4%     | 18.2%     | 18.0%     | 17.9% |
| 9%  | USING A SEP   | 11.2%     | 11.2%     | 11.2%     | 11.2%     | 11.2%     | 11.7%     | 11.8%     | 11.9%     | 12.0%     | 12.1%     | 12.2%     | 12.2%     | 12.3% |
|   | USING A 401(K) SAFE-HARBOR PLAN                         | 21.9%     | 21.4%     | 20.9%     | 20.5%     | 20.2%     | 20.4%     | 20.2%     | 20.0%     | 19.8%     | 19.6%     | 19.4%     | 19.3%     | 19.1% |
| 10%   | USING A SEP   | 12.2%     | 12.2%     | 12.2%     | 12.2%     | 12.2%     | 12.7%     | 12.8%     | 12.9%     | 13.0%     | 13.1%     | 13.2%     | 13.2%     | 13.3% |
|   | USING A 401(K) SAFE-HARBOR PLAN                         | 22.9%     | 22.4%     | 21.9%     | 21.5%     | 21.2%     | 21.4%     | 21.2%     | 21.0%     | 20.8%     | 20.6%     | 20.4%     | 20.3%     | 20.0% |
| 11%   | USING A SEP   | 13.2%     | 13.2%     | 13.2%     | 13.2%     | 13.2%     | 13.7%     | 13.8%     | 13.9%     | 14.0%     | 14.1%     | 14.2%     | 14.2%     | 14.3% |
|   | USING A 401(K) SAFE-HARBOR PLAN                         | 23.9%     | 23.4%     | 22.9%     | 22.5%     | 22.2%     | 22.4%     | 22.2%     | 22.0%     | 21.8%     | 21.6%     | 21.3%     | 20.6%     | 20.0% |
| 12%   | USING A SEP   | 14.2%     | 14.2%     | 14.2%     | 14.2%     | 14.2%     | 14.7%     | 14.8%     | 14.9%     | 15.0%     | 15.1%     | 15.2%     | 15.2%     | 15.3% |
|   | USING A 401(K) SAFE-HARBOR PLAN                         | 24.9%     | 24.4%     | 23.9%     | 23.5%     | 23.2%     | 23.4%     | 23.2%     | 23.0%     | 22.8%     | 22.0%     | 21.3%     | 20.6%     | 20.0% |