

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												
		\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000	\$310,000	\$320,000	\$330,000	\$340,000	\$350,000
		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%	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%	22%	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%	21%	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%	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												
		\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000	\$310,000	\$320,000	\$330,000	\$340,000	\$350,000
		CONTRIBUTION AMOUNT THAT CAN BE ACHIEVED FOR THE OWNER												
3%	0%	39,600	40,300	41,000	41,700	42,400	43,100	43,800	44,500	45,200	45,900	46,600	47,300	48,000
	2%	30,400	30,700	31,000	31,300	31,600	31,900	32,200	32,500	32,800	33,100	33,400	33,700	34,000
	4%	30,400	30,700	31,000	31,300	31,600	31,900	32,200	32,500	32,800	33,100	33,400	33,700	34,000
	6%	30,400	30,700	31,000	31,300	31,600	31,900	32,200	32,500	32,800	33,100	33,400	33,700	34,000
4%	0%	43,000	43,900	44,700	45,600	46,400	47,300	48,100	49,000	49,900	50,800	51,700	52,600	53,500
	2%	37,300	37,900	38,500	39,100	39,700	40,300	40,900	41,500	42,100	42,700	43,300	43,900	44,500
	4%	33,800	34,300	34,700	35,200	35,600	36,100	36,500	37,000	37,500	38,000	38,500	39,000	39,500
	6%	33,800	34,300	34,700	35,200	35,600	36,100	36,500	37,000	37,500	38,000	38,500	39,000	39,500
5%	0%	46,500	47,500	48,500	49,500	50,500	51,500	52,500	53,600	54,700	55,800	56,900	58,000	59,100
	2%	41,900	42,700	43,500	44,300	45,100	45,900	46,700	47,500	48,300	49,200	50,000	50,800	51,700
	4%	37,300	37,900	38,500	39,100	39,700	40,300	40,900	41,600	42,300	43,000	43,700	44,400	45,100
	6%	37,300	37,900	38,500	39,100	39,700	40,300	40,900	41,600	42,300	43,000	43,700	44,400	45,100
6%	0%	49,900	51,100	52,200	53,400	54,500	55,700	56,900	58,200	59,500	60,800	62,100	63,400	64,700
	2%	45,300	46,300	47,200	48,200	49,100	50,100	51,100	52,100	53,100	54,200	55,200	56,200	57,300
	4%	40,700	41,500	42,200	43,000	43,700	44,500	45,300	46,200	47,100	48,000	48,900	49,800	50,700
	6%	40,700	41,500	42,200	43,000	43,700	44,500	45,300	46,200	47,100	48,000	48,900	49,800	50,700
7%	0%	53,400	54,700	56,000	57,300	58,600	59,900	61,300	62,800	64,300	65,800	67,300	68,800	70,000
	2%	48,800	49,900	51,000	52,100	53,200	54,300	55,500	56,700	57,900	59,200	60,400	61,600	62,900
	4%	44,200	45,100	46,000	46,900	47,800	48,700	49,700	50,800	51,900	53,000	54,100	55,200	56,300
	6%	44,200	45,100	46,000	46,900	47,800	48,700	49,700	50,800	51,900	53,000	54,100	55,200	56,300
8%	0%	56,000	57,400	58,800	60,200	61,700	63,100	65,700	67,400	69,100	70,000	70,000	70,000	70,000
	2%	52,200	53,500	54,700	56,000	57,200	58,500	59,900	61,300	62,700	64,200	65,600	67,000	68,500
	4%	47,600	48,700	49,700	50,800	51,800	52,900	54,100	55,400	56,700	58,000	59,300	60,600	61,900
	6%	46,800	47,800	48,800	49,800	50,900	51,900	54,100	55,400	56,700	58,000	59,300	60,600	61,900
9%	0%	58,300	59,800	61,300	62,800	64,400	65,900	69,200	70,000	70,000	70,000	70,000	70,000	70,000
	2%	55,200	56,600	58,000	59,400	60,800	62,100	64,200	65,900	67,500	69,100	70,000	70,000	70,000
	4%	51,100	52,300	53,500	54,700	55,900	57,100	58,500	59,900	61,400	62,900	64,400	65,800	67,300
	6%	49,100	50,200	51,300	52,400	53,600	54,700	57,600	59,000	60,500	61,900	63,400	64,800	66,200
10%	0%	60,600	62,200	63,800	65,400	67,100	68,700	70,000	70,000	70,000	70,000	70,000	70,000	70,000
	2%	57,500	59,000	60,500	62,000	63,500	64,900	68,200	70,000	70,000	70,000	70,000	70,000	70,000
	4%	54,500	55,800	57,200	58,500	59,900	61,200	62,800	64,400	66,100	67,700	69,300	70,000	70,000
	6%	51,400	52,600	53,800	55,000	56,300	57,500	60,500	62,000	63,600	65,100	66,700	68,200	69,700
11%	0%	62,900	64,600	66,300	68,000	69,800	70,000	70,000	70,000	70,000	70,000	70,000	70,000	70,000
	2%	59,800	61,400	63,000	64,600	66,200	67,700	70,000	70,000	70,000	70,000	70,000	70,000	70,000
	4%	56,800	58,200	59,700	61,100	62,600	64,000	67,200	68,900	70,000	70,000	70,000	70,000	70,000
	6%	53,700	55,000	56,300	57,600	59,000	60,300	63,400	65,000	66,700	68,300	70,000	70,000	70,000
12%	0%	65,200	67,000	68,800	70,000	70,000	70,000	70,000	70,000	70,000	70,000	70,000	70,000	70,000
	2%	62,100	63,800	65,500	67,200	68,900	70,000	70,000	70,000	70,000	70,000	70,000	70,000	70,000
	4%	59,100	60,600	62,200	63,700	65,300	66,800	70,000	70,000	70,000	70,000	70,000	70,000	70,000
	6%	56,000	57,400	58,800	60,200	61,700	63,100	66,300	68,000	69,800	70,000	70,000	70,000	70,000

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

OWNER'S ANNUAL PAY

\$230,000 \$240,000 \$250,000 \$260,000 \$270,000 \$280,000 \$290,000 \$300,000 \$310,000 \$320,000 \$330,000 \$340,000 \$350,000

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?	Safe-Harbor Leveraging for Small Business Top-Heavy Retirement Plans												
		\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000	\$310,000	\$320,000	\$330,000	\$340,000	\$350,000
3%	0%	5.7	5.6	5.5	5.3	5.2	5.1	5.0	4.9	4.9	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	4.2	4.1	4.0	4.0	3.9	3.9	3.8
	2%	4.1	3.9	3.9	3.8	3.7	3.6	3.5	3.5	3.4	3.3	3.3	3.2	3.2
	4%	3.7	3.6	3.5	3.4	3.3	3.2	3.2	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	3.2	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	3.5	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	3.0
	4%	3.2	3.2	3.1	3.0	2.9	2.9	2.8	2.8	2.7	2.7	2.7	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	2.7	2.6	2.6
6%	0%	3.6	3.5	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	3.1	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%	2.7	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%	2.7	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%	3.0	3.0	2.9	2.9	2.9	2.8	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	2.2	2.2	2.2
	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	2.2
9%	0%	2.8	2.8	2.7	2.7	2.7	2.6	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	2.3	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	2.1	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	2.1	2.0	2.0	2.0
11%	0%	2.5	2.4	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	2.2	2.2	2.1	2.1	2.0	1.9	1.9	1.8
	4%	2.2	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	2.2	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													
	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000	\$310,000	\$320,000	\$330,000	\$340,000	\$350,000	
	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%	4.5%	4.6%	4.6%	4.7%	4.7%	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%	10.6%	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%	6.1%	6.2%	6.2%	6.3%	6.3%	6.4%
	USING A 401(K) SAFE-HARBOR PLAN	14.7%	14.3%	13.9%	13.5%	13.2%	12.9%	12.6%	12.4%	12.1%	11.9%	11.7%	11.5%	11.3%
5%	USING A SEP	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.6%	7.7%	7.7%	7.8%	7.9%	7.9%	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%	13.5%	13.3%	13.1%	12.9%
6%	USING A SEP	8.2%	8.2%	8.2%	8.2%	8.2%	8.2%	8.8%	8.9%	8.9%	9.0%	9.1%	9.2%	9.2%
	USING A 401(K) SAFE-HARBOR PLAN	17.7%	17.3%	16.9%	16.5%	16.2%	15.9%	15.6%	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%	9.2%	9.8%	9.9%	9.9%	10.0%	10.1%	10.2%	10.2%
	USING A 401(K) SAFE-HARBOR PLAN	19.2%	18.8%	18.4%	18.0%	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%	10.2%	10.8%	10.9%	10.9%	11.0%	11.1%	11.2%	11.2%
	USING A 401(K) SAFE-HARBOR PLAN	20.4%	19.9%	19.6%	19.2%	18.9%	18.5%	18.7%	18.5%	18.3%	18.1%	18.0%	17.8%	17.7%
9%	USING A SEP	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%	11.8%	11.9%	11.9%	12.0%	12.1%	12.2%	12.2%
	USING A 401(K) SAFE-HARBOR PLAN	21.4%	20.9%	20.6%	20.2%	19.9%	19.5%	19.9%	19.7%	19.5%	19.4%	19.2%	19.1%	18.9%
10%	USING A SEP	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.8%	12.9%	12.9%	13.0%	13.1%	13.2%	13.2%
	USING A 401(K) SAFE-HARBOR PLAN	22.4%	21.9%	21.6%	21.2%	20.9%	20.5%	20.9%	20.7%	20.5%	20.4%	20.2%	20.1%	19.9%
11%	USING A SEP	13.2%	13.2%	13.2%	13.2%	13.2%	13.2%	13.8%	13.9%	13.9%	14.0%	14.1%	14.2%	14.2%
	USING A 401(K) SAFE-HARBOR PLAN	23.4%	22.9%	22.6%	22.2%	21.9%	21.5%	21.9%	21.7%	21.5%	21.4%	21.2%	20.6%	20.0%
12%	USING A SEP	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%	14.8%	14.9%	14.9%	15.0%	15.1%	15.2%	15.2%
	USING A 401(K) SAFE-HARBOR PLAN	24.4%	23.9%	23.6%	23.2%	22.9%	22.5%	22.9%	22.7%	22.5%	21.9%	21.2%	20.6%	20.0%