

Innovative Pension Solutions for Your Retirement



SEP vs. SIMPLE vs. Solo(k)

W-2 Income	\$75,000	\$100,000	\$130,000	\$245,000
SEP-IRA	\$18,750	\$25,000	\$32,500	\$49,000
Profit Sharing	\$18,750	\$25,000	\$32,500	\$49,000
SIMPLE IRA Under age 50	\$13,750	\$14,500	\$15,400	\$18,850
SIMPLE IRA age 50+	\$16,250	\$17,000	17,900	\$21,350
Solo(k) Under age 50	\$35,250	\$41,500	\$49,000	\$49,000
Solo(k) age 50+	\$40,250	\$47,000	\$54,500	\$54,500

Optimal salary

BEI will optimize your retirement plan design with the latest approved techniques. The goal is to create a flexible cost effective program.

Presented by:
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All numbers are maximums for each salary level. SIMPLE (k)'s and Solo(k)'s are including the match. Numbers above are calculated for C & S-Corporations. Other limitations and calculations would apply to Sole-Proprietors.

PenMax™ (DB-DC Combination Plan for non professional groups)

Name	own %	estimated compensation	position	DB Plan Contribution		PS Plan Contribution		TOTAL DB + PS Contribution		OPTIONAL 401k Plan Contribution
HCE's										
Owner	50%	\$225,000.00	President	\$112,100.00	49.82%	\$30,500.00	13.56%	\$142,600.00	63.38%	\$22,000.00
Spouse	50%	\$150,000.00	Sec/Treas	\$50,557.00	33.70%	\$30,500.00	20.33%	\$81,057.00	54.00%	\$22,000.00
sub-total		\$370,000.00		\$162,657.00		\$61,000.00	83.26%	\$223,657.00	95.38%	
NHCE's										
Employee 1	0%	\$42,333.84	Manager	\$0	0%	\$3,175.00	7.5%	\$3,175.00	7.5%	any amount up to max
Employee 2	0%	\$88,018.80	Sales	\$0	0%	\$6,601.41	7.5%	\$6,601.41	7.5%	any amount up to max
Employee 3	0%	\$33,169.92	Staff	\$0	0%	\$2,489.00	7.5%	\$2,489.00	7.5%	any amount up to max
sub-total		\$265,440.56		\$0		\$12,265.41	16.74%	\$12,265.41	4.62%	
GRAND TOTAL ==>		\$635,440.56		\$162,657.00		\$73,265.41	100%	\$235,922.41	100%	\$44,000.00

Profit Sharing plan contributions in professional organizations, i.e. Medical groups, attorney firms, CPA Firms, etc...are limited to 6% maximum.