

Retirement Plan Analysis

ABC Company, Inc. Plan Comparative Analysis

Name	Age	Income	Traditional	Integrated	Age Weighted	New Comp
OWNER, B	46	\$245,000.00	\$34,787.55	\$37,851.64	\$44,375.69	\$49,000.00
OWNER, A	60	\$245,000.00	\$34,787.55	\$37,851.64	\$49,000.00	\$49,000.00
HC Total		\$490,000.00	\$69,575.09	\$75,703.27	\$93,375.69	\$98,000.00
EMPLOYEE, I	44	\$34,500.00	\$4,898.65	\$4,214.44	\$5,308.09	\$1,725.00
EMPLOYEE, H	34	\$35,000.00	\$4,969.65	\$4,275.52	\$2,381.72	\$1,750.00
EMPLOYEE, G	47	\$22,000.00	\$3,123.78	\$2,687.47	\$4,323.46	\$1,100.00
EMPLOYEE, F	26	\$22,000.00	\$3,123.78	\$2,687.47	\$779.48	\$1,100.00
EMPLOYEE, E	29	\$50,000.00	\$7,099.50	\$6,107.88	\$2,262.79	\$2,500.00
EMPLOYEE, C	25	\$32,000.00	\$4,543.68	\$3,909.05	\$1,044.97	\$1,600.00
EMPLOYEE, D	27	\$40,000.00	\$5,679.60	\$4,886.31	\$1,537.71	\$2,000.00
EMPLOYEE, B	22	\$39,000.00	\$5,537.61	\$4,764.15	\$997.08	\$1,950.00
EMPLOYEE, A	28	\$34,500.00	\$4,898.65	\$4,214.44	\$1,439.01	\$1,725.00
Non HC Total		\$309,000.00	\$43,874.91	\$37,746.73	\$20,074.31	\$15,450.00
Total		\$799,000.00	\$113,450.00	\$113,450.00	\$113,450.00	\$113,450.00
HC %		61.33%	61.33%	66.73%	82.31%	86.38%
Non HC %		38.67%	38.67%	33.27%	17.69%	13.62%

Disclaimer

The results shown above are based solely on the census data provided. We assume no responsibility for errors caused by inaccurate data. Actual contribution allocations will be based on final census data and plan design for the entire year.

Retirement Plan Analysis

ABC Company, Inc. Traditional Plan

Name	Age	Income	Contribution	% of Income	% of Budget	Account Value @65*
OWNER, B	46	\$245,000.00	\$34,787.55	14.20%	30.66%	\$1,648,130.07
OWNER, A	60	\$245,000.00	\$34,787.55	14.20%	30.66%	\$223,650.17
HC Total		\$490,000.00	\$69,575.09			
EMPLOYEE, I	44	\$34,500.00	\$4,898.65	14.20%	4.32%	\$284,296.50
EMPLOYEE, H	34	\$35,000.00	\$4,969.65	14.20%	4.38%	\$732,097.37
EMPLOYEE, G	47	\$22,000.00	\$3,123.78	14.20%	2.75%	\$133,277.47
EMPLOYEE, F	26	\$22,000.00	\$3,123.78	14.20%	2.75%	\$920,523.32
EMPLOYEE, E	29	\$50,000.00	\$7,099.50	14.20%	6.26%	\$1,618,247.33
EMPLOYEE, C	25	\$32,000.00	\$4,543.68	14.20%	4.01%	\$1,457,683.08
EMPLOYEE, D	27	\$40,000.00	\$5,679.60	14.20%	5.01%	\$1,536,881.49
EMPLOYEE, B	22	\$39,000.00	\$5,537.61	14.20%	4.88%	\$2,288,770.04
EMPLOYEE, A	28	\$34,500.00	\$4,898.65	14.20%	4.32%	\$1,216,815.90
Non HC Total		\$309,000.00	\$43,874.91			
Total		\$799,000.00	\$113,450.00			
HC %		61.33%	61.33%			
Non HC %		38.67%	38.67%			

* Assumes this year's contribution invested now at 8.50% interest.

Disclaimer

The results shown above are based solely on the census data provided. We assume no responsibility for errors caused by inaccurate data. Actual contribution allocations will be based on final census data and plan design for the entire year.

Retirement Plan Analysis

ABC Company, Inc. Integrated Plan

Name	Age	Income	Contribution	% of Income	% of Budget	Account Value @65*
OWNER, B	46	\$245,000.00	\$37,851.64	15.45%	33.36%	\$1,793,297.45
OWNER, A	60	\$245,000.00	\$37,851.64	15.45%	33.36%	\$243,349.28
HC Total		\$490,000.00	\$75,703.27			
EMPLOYEE, I	44	\$34,500.00	\$4,214.44	12.22%	3.71%	\$244,587.71
EMPLOYEE, H	34	\$35,000.00	\$4,275.52	12.22%	3.77%	\$629,842.50
EMPLOYEE, G	47	\$22,000.00	\$2,687.47	12.22%	2.37%	\$114,662.09
EMPLOYEE, F	26	\$22,000.00	\$2,687.47	12.22%	2.37%	\$791,950.27
EMPLOYEE, E	29	\$50,000.00	\$6,107.88	12.22%	5.38%	\$1,392,220.45
EMPLOYEE, C	25	\$32,000.00	\$3,909.05	12.22%	3.45%	\$1,254,082.85
EMPLOYEE, D	27	\$40,000.00	\$4,886.31	12.22%	4.31%	\$1,322,219.32
EMPLOYEE, B	22	\$39,000.00	\$4,764.15	12.22%	4.20%	\$1,969,088.69
EMPLOYEE, A	28	\$34,500.00	\$4,214.44	12.22%	3.71%	\$1,046,858.50
Non HC Total		\$309,000.00	\$37,746.73			
Total		\$799,000.00	\$113,450.00			
HC %		61.33%	66.73%			
Non HC %		38.67%	33.27%			
* Assumes this year's contribution invested now at 8.50% interest.						

Disclaimer
The results shown above are based solely on the census data provided. We assume no responsibility for errors caused by inaccurate data. Actual contribution allocations will be based on final census data and plan design for the entire year.

Retirement Plan Analysis

ABC Company, Inc. Age Weighted Plan

Name	Age	Income	Contribution	% of Income	% of Budget	Account Value @65*	EBAR
OWNER, B	46	\$245,000.00	\$44,375.69	18.11%	52.25%	\$2,102,387.71	10.74%
OWNER, A	60	\$245,000.00	\$49,000.00	20.00%	57.69%	\$315,022.45	3.78%
HC Total		\$490,000.00	\$93,375.69				
EMPLOYEE, I	44	\$34,500.00	\$5,308.09	15.39%	6.25%	\$308,058.62	10.74%
EMPLOYEE, H	34	\$35,000.00	\$2,381.72	6.80%	2.80%	\$350,859.55	10.74%
EMPLOYEE, G	47	\$22,000.00	\$4,323.46	19.65%	5.09%	\$184,462.37	10.74%
EMPLOYEE, F	26	\$22,000.00	\$779.48	3.54%	0.92%	\$229,700.20	10.74%
EMPLOYEE, E	29	\$50,000.00	\$2,262.79	4.53%	2.66%	\$515,775.46	10.74%
EMPLOYEE, C	25	\$32,000.00	\$1,044.97	3.27%	1.23%	\$335,243.17	10.74%
EMPLOYEE, D	27	\$40,000.00	\$1,537.71	3.84%	1.81%	\$416,099.01	10.74%
EMPLOYEE, B	22	\$39,000.00	\$997.08	2.56%	1.17%	\$412,106.77	10.74%
EMPLOYEE, A	28	\$34,500.00	\$1,439.01	4.17%	1.69%	\$357,446.38	10.74%
Non HC Total		\$309,000.00	\$20,074.31				
Total		\$799,000.00	\$113,450.00				
HC %		61.33%	82.31%				
Non HC %		38.67%	17.69%				

* Assumes this year's contribution invested now at 8.50% interest.

Disclaimer

The results shown above are based solely on the census data provided. We assume no responsibility for errors caused by inaccurate data. Actual contribution allocations will be based on final census data and plan design for the entire year.

Retirement Plan Analysis

ABC Company, Inc. New Comparability Plan

Name	Age	Income	Contribution	% of Income	% of Budget	Account Value @65*	EBAR
OWNER, B	46	\$245,000.00	\$49,000.00	20.00%	43.19%	\$2,321,473.65	11.86%
OWNER, A	60	\$245,000.00	\$49,000.00	20.00%	43.19%	\$315,022.45	3.78%
HC Total		\$490,000.00	\$98,000.00				
EMPLOYEE, I	44	\$34,500.00	\$1,725.00	5.00%	1.52%	\$100,111.46	3.49%
EMPLOYEE, H	34	\$35,000.00	\$1,750.00	5.00%	1.54%	\$257,798.94	7.89%
EMPLOYEE, G	47	\$22,000.00	\$1,100.00	5.00%	0.97%	\$46,931.99	2.73%
EMPLOYEE, F	26	\$22,000.00	\$1,100.00	5.00%	0.97%	\$324,150.79	15.15%
EMPLOYEE, E	29	\$50,000.00	\$2,500.00	5.00%	2.20%	\$569,845.57	11.86%
EMPLOYEE, C	25	\$32,000.00	\$1,600.00	5.00%	1.41%	\$513,304.88	16.44%
EMPLOYEE, D	27	\$40,000.00	\$2,000.00	5.00%	1.76%	\$541,193.62	13.96%
EMPLOYEE, B	22	\$39,000.00	\$1,950.00	5.00%	1.72%	\$805,961.77	21.00%
EMPLOYEE, A	28	\$34,500.00	\$1,725.00	5.00%	1.52%	\$428,486.51	12.87%
Non HC Total		\$309,000.00	\$15,450.00				
Total		\$799,000.00	\$113,450.00				
HC %		61.33%	86.38%				
Non HC %		38.67%	13.62%				

* Assumes this year's contribution invested now at 8.50% interest.

Disclaimer

The results shown above are based solely on the census data provided. We assume no responsibility for errors caused by inaccurate data. Actual contribution allocations will be based on final census data and plan design for the entire year.