

SAMPLE SUPER 401k

Retirement Plan Study
Plan Year Ending December 31, 2007

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Super 401k Retirement Plan										Safe Harbor Comparative			Max 401k PS Comparative		
Name	Age	Date of Hire	Annual 415 Comp	401(k)	401(k) Catch-Up	Match	Profit Sharing	Super k Add-on	Total Contribution	401 (k)	Profit Sharing	Total Contribution	401 (k)	Profit Sharing	Total Contribution
2 Shareholders															
Mr. K	41	1/11/00	\$ 225,000	\$ 15,500	\$ 0	\$ 0	\$ 20,000	\$ 71,019	\$ 106,519	\$15,500	\$6,750	\$22,250	\$15,500	\$29,500	\$45,000
Mr. R	41	1/11/00	225,000	15,500	0	0	20,000	71,019	\$ 106,519	15,500	6,750	22,250	15,500	29,500	45,000
Subtotals			\$ 450,000	\$ 31,000	\$ 0	\$ 0	\$ 40,000	\$ 142,039	\$ 213,039	\$31,000	\$13,500	\$44,500	\$31,000	\$59,000	\$90,000
7 EEs Profit Sharing Rate for Non-Shareholders is 9.75%.										Profit Sharing Rate 3% for Non-Sh.			Profit Sharing Rate 13.11% for All		
G1	21	8/22/05	\$ 25,000		\$ 0	\$ 0	\$ 2,438	\$ 750	\$ 3,188		750	\$750		\$ 3,278	\$3,278
R2	40	2/14/05	27,000		0	0	2,633	750	\$ 3,383		810	\$810		3,540	\$3,540
G3	33	12/6/04	28,000		0	0	2,730	750	\$ 3,480		840	\$840		3,671	\$3,671
K4	27	1/12/07	33,000		0	0	3,218	750	\$ 3,968		990	\$990		4,326	\$4,326
M5	34	8/1/01	34,500		0	0	3,364	750	\$ 4,114		1,035	\$1,035		4,523	\$4,523
T6	29	4/14/05	34,500		0	0	3,364	750	\$ 4,114		1,035	\$1,035		4,523	\$4,523
W7	39	7/2/01	54,000		0	0	5,265	750	\$ 4,150		1,620	\$1,620		7,079	\$7,079
Subtotals			\$ 236,000		\$ 0	\$ 0	\$ 23,011	\$ 5,250	\$ 26,396		\$7,080	\$7,080		\$ 30,940	\$30,940
Grand Totals			\$ 686,000	\$ 31,000	\$ 0	\$ 0	\$ 63,011	\$ 147,289	\$ 241,300	\$ 31,000	\$ 20,580	\$ 51,580	\$ 31,000	\$ 89,940	\$ 120,940
Percent to Shareholders			65.6%	100.0%			63.5%	96.4%	89.0%	100.0%	65.6%	86.3%	100.0%	65.6%	76.5%

This study compares the benefits of a Super 401 to a Traditional 3% Safe Harbor Profit Sharing and a Profit Sharing Plan giving the maximum 415 contribution to the Shareholders. The Super 401k gives the shareholders an additional \$123,000 of annual contributions above the maximum profit sharing contribution of \$90,000 at a cost for other participants that is \$4,544 less. At 89% the percentage of allocation to the shareholders in the Super 401k exceeds the 86.3% of a minimum Safe Harbor profit sharing the benchmark for plan cost efficiency.

Super 401k™

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