

**Qualified Retirement Plan Analysis by  
LONG ISLAND EMPLOYEE BENEFITS GROUP, LTD.  
325 Wireless Boulevard ~ Hauppauge, NY 11788 ~ (631) 273-9220**

**ABC Company  
Case Study  
Alternatives For Allocation of Employer Contributions**

#	Class	Name	Age	Comp	% of Total	Comp-to-Comp			Integrated			Age Weighted			Cross Tested			Traditional Def'd Benefit			Cash Balance		
						Er Discr	% of	% of	Er Discr	% of	% of	Er Discr	% of	% of	Er Discr	% of	% of	Er Contr	% of	% of	Er Contr	% of	% of
						Contr	Salary	Total	Contr	Salary	Total	Contr	Salary	Total	Contr	Salary	Total	Contr	Salary	Total	Contr	Salary	Total
1	1	o Employee 1	H 56	225,000	29.2%	30,974	13.8%	29.2%	33,994	15.1%	32.1%	45,000	20.0%	42.5%	45,000	20.0%	42.5%	128,885	57.3%	45.5%	157,500	70.0%	55.6%
2	2	o Employee 2	H 46	225,000	29.2%	30,974	13.8%	29.2%	33,994	15.1%	32.1%	32,945	14.6%	31.1%	45,000	20.0%	42.5%	79,124	35.2%	27.9%	92,250	41.0%	32.6%
3	3	Employee 3	41	40,000	5.2%	5,506	13.8%	5.2%	4,751	11.9%	4.5%	3,895	9.7%	3.7%	2,000	5.0%	1.9%	11,021	27.6%	3.9%	4,200	10.5%	1.5%
4	3	Employee 4	36	40,000	5.2%	5,506	13.8%	5.2%	4,751	11.9%	4.5%	2,590	6.5%	2.4%	2,000	5.0%	1.9%	8,636	21.6%	3.0%	4,200	10.5%	1.5%
5	3	Employee 5	31	40,000	5.2%	5,506	13.8%	5.2%	4,751	11.9%	4.5%	1,723	4.3%	1.6%	2,000	5.0%	1.9%	6,766	16.9%	2.4%	4,200	10.5%	1.5%
6	3	Employee 6	26	40,000	5.2%	5,506	13.8%	5.2%	4,751	11.9%	4.5%	1,146	2.9%	1.1%	2,000	5.0%	1.9%	5,302	13.3%	1.9%	4,200	10.5%	1.5%
7	3	Employee 7	36	40,000	5.2%	5,506	13.8%	5.2%	4,751	11.9%	4.5%	2,590	6.5%	2.4%	2,000	5.0%	1.9%	8,636	21.6%	3.0%	4,200	10.5%	1.5%
8	3	Employee 8	31	40,000	5.2%	5,506	13.8%	5.2%	4,751	11.9%	4.5%	1,723	4.3%	1.6%	2,000	5.0%	1.9%	6,766	16.9%	2.4%	4,200	10.5%	1.5%
9	3	Employee 9	26	40,000	5.2%	5,506	13.8%	5.2%	4,751	11.9%	4.5%	1,146	2.9%	1.1%	2,000	5.0%	1.9%	5,302	13.3%	1.9%	4,200	10.5%	1.5%
10	3	Employee 10	56	40,000	5.2%	5,506	13.8%	5.2%	4,751	11.9%	4.5%	13,242	33.1%	12.5%	2,000	5.0%	1.9%	22,913	57.3%	8.1%	4,200	10.5%	1.5%
<b>Totals</b>				<b>770,000</b>	<b>100.0%</b>	<b>106,000</b>		<b>100.0%</b>	<b>106,000</b>		<b>100.0%</b>	<b>106,000</b>		<b>100.0%</b>	<b>106,000</b>		<b>100.0%</b>	<b>283,350</b>		<b>100.0%</b>	<b>283,350</b>		<b>100.0%</b>
# in																							
Class	Class	Totals by Class																					
1	1	Owner - 1		225,000	29.2%	30,974	13.8%	29.2%	33,994	15.1%	32.1%	45,000	20.0%	42.5%	45,000	20.0%	42.5%	128,885	57.3%	45.5%	157,500	70.0%	55.6%
2	1	Owner - 2		225,000	29.2%	30,974	13.8%	29.2%	33,994	15.1%	32.1%	32,945	14.6%	31.1%	45,000	20.0%	42.5%	79,124	35.2%	27.9%	92,250	41.0%	32.6%
3	8	All Others		320,000	41.6%	44,052	13.8%	41.6%	38,011	11.9%	35.9%	28,055	8.8%	26.5%	16,000	5.0%	15.1%	75,341	23.5%	26.6%	33,600	10.5%	11.9%
<b>10</b>		<b>Totals</b>		<b>770,000</b>	<b>100.0%</b>	<b>106,000</b>		<b>100.0%</b>	<b>106,000</b>		<b>100.0%</b>	<b>106,000</b>		<b>100.0%</b>	<b>106,000</b>		<b>100.0%</b>	<b>283,350</b>		<b>100.0%</b>	<b>283,350</b>		<b>100.0%</b>
<b>Summary</b>																							
o		All contributions for owners				61,948		58.4%	67,989		64.1%	77,945		73.5%	90,000		84.9%	208,009		73.4%	249,750		88.1%
		Employer contributions for all other employees				44,052		41.6%	38,011		35.9%	28,055		26.5%	16,000		15.1%	75,341		26.6%	33,600		11.9%
<b>Totals</b>						<b>106,000</b>		<b>100.0%</b>	<b>106,000</b>		<b>100.0%</b>	<b>106,000</b>		<b>100.0%</b>	<b>106,000</b>		<b>100.0%</b>	<b>283,350</b>		<b>100.0%</b>	<b>283,350</b>		<b>100.0%</b>

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