



CBIZ Actuarial & Benefit Consultants

Retirement Plan Solutions

Employee Deferrals and Company Contributions for certain key employees are subject to various limits and non-discrimination rules that can hamper the effectiveness of a retirement plan with respect to these key individuals. However, there are various ways your plan can be designed which will allow for the maximization of your plan's objectives.

At CBIZ Actuarial, we will work with you to determine your objectives and design a plan which will help you to best achieve those objectives. The illustration below demonstrates a few of the possible retirement program designs and the related contribution allocations.

EE #	Limited Age Eligible Pay	Ordinary 401(k) Profit Sharing		Safe Harbor 401(k) Profit Sharing		New Comparability 401(k) Profit Sharing		DC / DB Combination Plan		Defined Benefit Plan
		Employee Deferrals	Employer Contributions	Employee Deferrals	Employer Contributions	Employee Deferrals	Employer Contributions	Employee Deferrals	Employer Contributions	Employer Contributions

Owners & Key Employees

1	58	245,000	15,825	38,675	22,000	32,500	22,000	32,500	22,000	212,000	110,000
2	55	245,000	15,825	38,675	22,000	32,500	22,000	32,500	22,000	184,000	95,000
3	49	245,000	10,325	38,675	16,500	32,500	16,500	32,500	16,500	138,000	75,000
Subtotal		735,000	41,975	116,025	60,500	97,500	60,500	97,500	60,500	534,000	280,000
% of Total		56%	56%		56%		79%		92%		87%

Other Employees

4	50	150,000	11,821	23,679	22,000	19,898	22,000	6,635	22,000	11,250	11,250
5	48	150,000	6,321	23,679	16,500	19,898	16,500	6,635	16,500	11,250	11,250
6	23	30,000	-	4,736	-	3,980	-	1,327	-	2,250	2,250
7	34	46,000	2,300	7,261	2,300	6,102	2,300	2,035	2,300	3,450	3,450
8	29	50,000	-	7,893	-	6,633	-	2,212	-	3,750	3,750
9	33	35,000	875	5,525	875	4,643	875	1,549	875	2,625	2,625
10	34	40,000	2,800	6,314	2,800	5,306	2,800	1,770	2,800	3,000	3,000
11	32	50,000	500	7,893	500	6,633	500	2,212	500	3,750	3,750
12	22	28,000	-	4,420	-	3,714	-	1,239	-	2,100	2,100
Subtotal		579,000	24,617	91,400	44,975	76,807	44,975	25,614	44,975	43,425	43,425
% of Total		44%	44%		44%		21%		8%		13%
Total		1,314,000	66,592	207,425	105,475	174,307	105,475	123,114	105,475	577,425	323,425

CBIZ Actuarial & Benefit Consultants
 Phoenix, AZ 602.277.2371
 San Jose, CA 408.794.3536
 Denver, CO 303.790.0825
 Houston, TX 713.871.1118