

# DEFINED CONTRIBUTION COMPARISONS For the Year 2007

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**PLAN COMPARISON REPORT  
For  
SAMPLE COMPANY  
For the plan year ending 12/31/07**

PLAN NUMBER	PLAN TYPE	FORMULA
.....	.....	.....
Plan 1 PRORATA2	Profit Sharing	PRORATA ALLOCATION 20% OF ELIGIBLE PAYROLL
Plan 2 PRORATA1	401(k)	PRORATA PLAN/WITH SAFE HARBOR 401(k) PLAN NHC 13.111%
Plan 3 INTEGRA1	401(k)	INTEGRATED PLAN/WITH SAFE HARBOR 401(k) PLAN NHC 9.79752%
Plan 4 CLASSAL1	401(k)	CLASS ALLOCATION/WITH SAFE HARBOR 401(k) PLAN NHC 5%

PLAN COMPARISON REPORT  
 For  
 CLASS ALLOCATION/SAFE HARBOR  
 For the plan year ending 12/31/07

PLAN NUMBER	PLAN TYPE	FORMULA
1. PRORATA1	Profit Sharing	PRO-RATA ALLOCATION 20% OF ELIGIBLE PAYROLL
2. PRORATA2	401(k)	PRORATA/WITH SAFE HARBOR 401(K) PLAN NHC 13.11166%
3. INTEGRA1	401(k)	INTEGRATED PLAN/WITH SAFE HARBOR 401(K) PLAN NHC 9.79752%
4. CLASSAL1	401(k)	CLASS ALLOCATION/WITH SAFE HARBOR 401(K) PLAN NHC 5%

PLAN COMPARISON REPORT  
 For  
 CLASS ALLOCATION/SAFE HARBOR  
 For the plan year ending 12/31/07

- - Comparison of Contributions to Employees - -

NAME	SEX	AGE	RET AGE	Compensation	Plan 1	Plan 2	Plan 3	Plan 4
					Salary Proportion Contribution	Salary Proportion 401(k) Contribution	Integrated with SS 401(k) Contribution	Class Allocation 401(k) Contribution
64. ....	M	64	69	225,000	45,000	50,000	50,000	50,000
60. ....	M	60	65	225,000	45,000	50,000	50,000	50,000
55. ....	M	55	65	225,000	45,000	50,000	50,000	50,000
48. ....	M	48	65	225,000	45,000	44,500	44,500	44,500
Subtotal s for Pri nci pal s:					\$180,000	\$194,500	\$194,500	\$194,500
18. ....	M	18	65	10,000	2,000	1,311	980	500
20. ....	M	20	65	20,000	4,000	2,622	1,960	1,000
22. ....	M	22	65	20,000	4,000	2,622	1,960	1,000
24. ....	M	24	65	25,000	5,000	3,278	2,449	1,250
26. ....	M	26	65	30,000	6,000	3,933	2,939	1,500
28. ....	M	28	65	35,000	7,000	4,589	3,429	1,750
30. ....	M	30	65	40,000	8,000	5,244	3,919	2,000
32. ....	M	32	65	45,000	9,000	5,900	4,409	2,250
34. ....	M	34	65	50,000	10,000	6,556	4,899	2,500
36. ....	M	36	65	55,000	11,000	7,211	5,389	2,750
38. ....	M	38	65	60,000	12,000	7,867	5,879	3,000
40. ....	M	40	65	65,000	13,000	8,522	6,368	3,250
Subtotal s for non-Pri nci pal s:					\$91,000	\$59,656	\$44,579	\$22,750
TOTAL CONTRIBUTION FOR ALL EMPLOYEES:					\$271,000	\$254,156	\$239,079	\$217,250
Percent to Pri nci pal s:					66.42 %	76.53 %	81.35 %	89.53 %
Percent to all Others:					33.58 %	23.47 %	18.65 %	10.47 %
TOTAL ELIGIBLE COMPENSATION FOR ALL EMPLOYEES:					\$1,355,000	\$1,355,000	\$1,355,000	\$1,355,000
Percent to Pri nci pal s:					66.42 %	66.42 %	66.42 %	66.42 %
Percent to all Others:					33.58 %	33.58 %	33.58 %	33.58 %
CONTRIBUTION AS A PERCENT OF PARTICIPATING PAYROLL:					20.00 %	18.76 %	17.64 %	16.03 %

Analysis of Plan Design  
for  
CLASS ALLOCATION/SAFE HARBOR  
For the plan year ending 12/31/07

	Plan 1	Plan 2	Plan 3	Plan 4
	Salary Proportion	Salary Proportion 401(k)	Integrated with SS 401(k)	Class Allocation 401(k)
Total Employer Contribution.....	271,000	254,156	239,079	217,250
Less Salary Reduction for Principals.....	0	-76,500	-76,500	-76,500
Less Salary Reduction for non-Principals.....	0	0	0	0
Employer Tax Deductible Contribution..... (to the extent allowed by law)	271,000	177,656	162,579	140,750
Less Estimated Tax Savings, 34% Rate.....	-105,690	-69,286	-63,406	-47,855
Less Estimated Tax Savings from Principals' Salary Reduction, 38% Rate.....	0	-29,835	-29,835	-29,070
Net cost after estimated tax savings.....	\$165,310	\$78,535	\$69,338	\$63,825
Contributions for principals.....	180,000	118,000	118,000	118,000
Contributions for principals as a percentage of net cost after taxes.....	108.89 %	150.25 %	170.18 %	184.88 %
Net cost of plan after tax savings and principals' contributions.....	-\$14,690	-\$39,465	-\$48,662	-\$54,175