

DEFINED CONTRIBUTION COMPARISONS For the Year 2013

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PLAN COMPARISON REPORT
For
SAMPLE COMPANY
For the plan year ending 12/31/13

PLAN NUMBER	PLAN TYPE	FORMULA
Plan 1	Profit Sharing	PRO-RATA ALLOCATION 20% OF ELIGIBLE PAYROLL
Plan 2	401(k)	PRO-RATA PLAN/WITH SAFE HARBOR 401(k) PLAN NHC 9.70%
Plan 3	401(k)	INTEGRATED PLAN/WITH SAFE HARBOR 401(k) PLAN NHC 6.21%
Plan 4	401(k)	CLASS ALLOCATION/WITH SAFE HARBOR 401(k) PLAN NHC 3.5%

PLAN COMPARISON REPORT
 For
 CLASS ALLOCATION/SAFE HARBOR
 For the plan year ending 12/31/13

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 9.7%
3.	INTEGRA1 401(k)	INTEGRATED PLAN/WITH SAFE HARBOR 401(K) PLAN NHC 6.21%
4.	CLASSAL1 401(k)	CLASS ALLOCATION/WITH SAFE HARBOR 401(K) PLAN NHC 3.5%

PLAN COMPARISON REPORT
 For
 CLASS ALLOCATION/SAFE HARBOR
 For the plan year ending 12/31/13

- - Comparison of Contributions to Employees - -

NAME	SEX	AGE	RET AGE	Compensation	Plan 1	Plan 2	Plan 3	Plan 4
					Salary Proportion	Salary Proportion 401(k)	Integrated with SS 401(k)	Class Allocation 401(k)
64	M	64	69	255,000	51,000	56,500	56,500	56,500
60	M	60	65	255,000	51,000	56,500	56,500	56,500
55	M	55	65	255,000	51,000	56,500	56,500	56,500
48	M	48	65	255,000	51,000	51,000	51,000	51,000
Subtotals for Principals:					\$204,000	\$220,500	\$220,500	\$220,500
18	M	18	65	10,000	2,000	914	566	350
20	M	20	65	20,000	4,000	1,827	1,133	700
22	M	22	65	20,000	4,000	1,827	1,133	700
24	M	24	65	25,000	5,000	2,284	1,416	875
26	M	26	65	30,000	6,000	2,741	1,699	1,050
28	M	28	65	35,000	7,000	3,198	1,982	1,225
30	M	30	65	40,000	8,000	3,655	2,265	1,400
32	M	32	65	45,000	9,000	4,112	2,549	1,575
34	M	34	65	50,000	10,000	4,569	2,832	1,750
36	M	36	65	55,000	11,000	5,025	3,115	1,925
38	M	38	65	60,000	12,000	5,483	3,398	2,100
40	M	40	65	65,000	13,000	5,940	3,681	2,275
Subtotals for non-Principals:					\$91,000	\$41,575	\$25,769	\$15,925
TOTAL CONTRIBUTION FOR ALL EMPLOYEES:					\$295,000	\$262,075	\$246,269	\$236,425
Percent to Principals:					69.15 %	84.14 %	89.54 %	93.26 %
Percent to all Others:					30.85 %	25.86 %	10.46 %	06.74 %
TOTAL ELIGIBLE COMPENSATION FOR ALL EMPLOYEES:					\$1,475,000	\$1,475,000	\$1,475,000	\$1,475,000
Percent to Principals:					69.15 %	69.15 %	69.15 %	69.15 %
Percent to all Others:					30.85 %	30.85 %	30.85 %	30.85 %
CONTRIBUTION AS A PERCENT OF PARTICIPATING PAYROLL:					20.00 %	17.77 %	16.70 %	16.03 %

Analysis of Plan Design
for
CLASS ALLOCATION/SAFE HARBOR
For the plan year ending 12/31/13

	Plan 1 Salary Proportion	Plan 2 Salary Proportion 401(k)	Plan 3 Integrated with SS 401(k)	Plan 4 Class Allocation 401(k)
Total Employer Contribution	295,000	262,075	245,269	236,425
Less Salary Reduction for Principals	0	-86,500	-86,500	-86,500
Less Salary Reduction for non-Principals....	0	0	0	0
Employer Tax Deductible Contribution	295,000	175,575	159,769	149,925
(to the extent allowed by law)				
Less Estimated Tax Savings, 34% Rate	-100,300	-59,695	-54,321	-50,975
Less Estimated Tax Savings from Principals' Salary Reduction, 38% Rate .	0	-33,735	-33,735	-33,735
Net cost after estimated tax savings	\$194,700	\$82,145	\$71,713	\$65,215
Contributions for principals	204,000	134,000	134,000	134,000
Contributions for principals as a percentage of net cost after taxes	104.78 %	163.27 %	186.86 %	205.47 %
Net cost of plan after tax savings and principals' contributions	-\$9,300	-\$51,855	-\$62,288	-\$68,785