

ABC Corporation Plan Comparative Analysis

Name	Age	Income	Integrated	401(k)	Safe Harbor (Match)	Defined Benefit	Safe Harbor (3%)	SIMPLE IRA(Match)	Safe Harbor (Match) w/ New Comp	Safe Harbor (3%) w/ New Comp
OWNER, M	55	\$160,000.00	\$40,000.00	\$10,400.00	\$16,800.00	\$129,898.33	\$15,200.00	\$11,800.00	\$40,000.00	\$40,000.00
HC Total		\$160,000.00	\$40,000.00	\$10,400.00	\$16,800.00	\$129,898.33	\$15,200.00	\$11,800.00	\$40,000.00	\$40,000.00
WIFE, M	49	\$36,000.00	\$8,036.84	\$1,080.00	\$2,160.00	\$16,068.79	\$2,160.00	\$2,160.00	\$3,900.00	\$3,240.00
1, E	35	\$20,000.00	\$4,464.91	\$600.00	\$1,200.00	\$3,259.99	\$1,200.00	\$1,200.00	\$2,166.67	\$1,800.00
2, E	42	\$18,000.00	\$4,018.42	\$540.00	\$1,080.00	\$4,665.22	\$1,080.00	\$1,080.00	\$1,950.00	\$1,620.00
3, E	39	\$23,000.00	\$5,134.65	\$690.00	\$1,380.00	\$4,852.50	\$1,380.00	\$1,380.00	\$2,491.67	\$2,070.00
4, E	43	\$25,000.00	\$5,581.14	\$750.00	\$1,500.00	\$6,959.85	\$1,500.00	\$1,500.00	\$2,708.33	\$2,250.00
Non HC Total		\$122,000.00	\$27,235.97	\$3,660.00	\$7,320.00	\$35,806.35	\$7,320.00	\$7,320.00	\$13,216.67	\$10,980.00
Total		\$282,000.00	\$67,235.97	\$14,060.00	\$24,120.00	\$165,704.69	\$22,520.00	\$19,120.00	\$53,216.67	\$50,980.00
HC %		56.74%	59.49%	73.97%	69.65%	78.39%	67.50%	61.72%	75.16%	78.46%
Non HC %		43.26%	40.51%	26.03%	30.35%	21.61%	32.50%	38.28%	24.84%	21.54%

ABC Corporation Integrated Plan

Name	Age	Income	Contribution	% of Income	% of Budget	Account Value @65*
OWNER, M	55	\$160,000.00	\$40,000.00	25.00%	59.49%	\$608,324.76
HC Total		\$160,000.00	\$40,000.00			
WIFE, M	49	\$36,000.00	\$8,036.84	22.32%	11.95%	\$251,215.91
1, E	35	\$20,000.00	\$4,464.91	22.32%	6.64%	\$496,294.48
2, E	42	\$18,000.00	\$4,018.42	22.32%	5.98%	\$246,349.27
3, E	39	\$23,000.00	\$5,134.65	22.32%	7.64%	\$408,881.97
4, E	43	\$25,000.00	\$5,581.14	22.32%	8.30%	\$312,699.56
Non HC Total		\$122,000.00	\$27,235.97			
Total		\$282,000.00	\$67,235.97			
HC %		56.74%	59.49%			
Non HC %		43.26%	40.51%			
* Assumes this year's contribution invested now at 7.50% interest.						

ABC Corporation 401(k) Plan

Name	Income	Deferral\$	EE%	Catchup	Total\$	Total%	415 Limit
OWNER, M	\$160,000.00	\$10,400.00	6.50%	\$0.00	\$10,400.00	6.50%	\$40,000.00
HC Total	\$160,000.00	\$10,400.00		\$0.00	\$10,400.00		
WIFE, M	\$36,000.00	\$1,080.00	3.00%	\$0.00	\$1,080.00	3.00%	\$36,000.00
1, E	\$20,000.00	\$600.00	3.00%	\$0.00	\$600.00	3.00%	\$20,000.00
2, E	\$18,000.00	\$540.00	3.00%	\$0.00	\$540.00	3.00%	\$18,000.00
3, E	\$23,000.00	\$690.00	3.00%	\$0.00	\$690.00	3.00%	\$23,000.00
4, E	\$25,000.00	\$750.00	3.00%	\$0.00	\$750.00	3.00%	\$25,000.00
Non HC Total	\$122,000.00	\$3,660.00		\$0.00	\$3,660.00		
Total	\$282,000.00	\$14,060.00		\$0.00	\$14,060.00		
HC %	56.74%	73.97%		0.00%	73.97%		
Average	\$160,000.00	\$10,400.00		\$0.00	\$10,400.00		
Non HC %	43.26%	26.03%		0.00%	26.03%		
Average	\$24,400.00	\$732.00		\$0.00	\$732.00		

* Assumes this year's contribution invested now at 7.50% interest.

ABC Corporation
401(k) Non-Discrimination Test

ADP Test

The ADP (Average Deferral Percentage of the Non-Highly Compensated Employees)	3.00%	
The ADP (Average Deferral Percentage of the Highly Compensated Employees)	6.50%	
The ADP of the Highly Compensated Group cannot exceed $3.00\% * 1.25\%$	3.75%	FAIL

Or, if greater, the lesser of:

The ADP of NHCG $3.00\% * 2$	6.00%	
The ADP of NHCG $3.00\% + 2$	5.00%	FAIL

ACP Test

The ACP (Actual Contribution Percentage of the Non-Highly Compensated Employees)	0.00%	
The ACP (Actual Contribution Percentage of the Highly Compensated Employees)	0.00%	
The ACP of the Highly Compensated Group cannot exceed $0.00\% * 1.25\%$	0.00%	PASS

Or, if greater, the lesser of:

The ACP of NHCG $0.00\% * 2$	0.00%	PASS
The ACP of NHCG $0.00\% + 2$	2.00%	

ABC Corporation

Safe Harbor 401(k) with Matching Contribution

Name	Income	Deferral\$	EE%	Match\$	ER%	Catchup	Total\$	Total%	415 Limit
OWNER, M	\$160,000.00	\$10,400.00	6.50%	\$6,400.00	4.00%	\$0.00	\$16,800.00	10.50%	\$40,000.00
HC Total	\$160,000.00	\$10,400.00		\$6,400.00		\$0.00	\$16,800.00		
WIFE, M	\$36,000.00	\$1,080.00	3.00%	\$1,080.00	3.00%	\$0.00	\$2,160.00	6.00%	\$36,000.00
1, E	\$20,000.00	\$600.00	3.00%	\$600.00	3.00%	\$0.00	\$1,200.00	6.00%	\$20,000.00
2, E	\$18,000.00	\$540.00	3.00%	\$540.00	3.00%	\$0.00	\$1,080.00	6.00%	\$18,000.00
3, E	\$23,000.00	\$690.00	3.00%	\$690.00	3.00%	\$0.00	\$1,380.00	6.00%	\$23,000.00
4, E	\$25,000.00	\$750.00	3.00%	\$750.00	3.00%	\$0.00	\$1,500.00	6.00%	\$25,000.00
Non HC Total	\$122,000.00	\$3,660.00		\$3,660.00		\$0.00	\$7,320.00		
Total	\$282,000.00	\$14,060.00		\$10,060.00		\$0.00	\$24,120.00		
HC %	56.74%	73.97%		63.62%		0.00%	69.65%		
Average	\$160,000.00	\$10,400.00		\$6,400.00		\$0.00	\$16,800.00		
Non HC %	43.26%	26.03%		36.38%		0.00%	30.35%		
Average	\$24,400.00	\$732.00		\$732.00		\$0.00	\$1,464.00		

* Assumes this year's contribution invested now at 7.50% interest.

ABC Corporation Defined Benefit Plan

Name	Age	Income	Contribution	% of Income	% of Budget	Projected Monthly Benefit
OWNER, M	55	\$160,000.00	\$129,898.33	81.19%	78.39%	\$13,333.33
HC Total		\$160,000.00	\$129,898.33			
WIFE, M	49	\$36,000.00	\$16,068.79	44.64%	9.70%	\$3,000.00
1, E	35	\$20,000.00	\$3,259.99	16.30%	1.97%	\$1,666.67
2, E	42	\$18,000.00	\$4,665.22	25.92%	2.82%	\$1,500.00
3, E	39	\$23,000.00	\$4,852.50	21.10%	2.93%	\$1,916.67
4, E	43	\$25,000.00	\$6,959.85	27.84%	4.20%	\$2,083.33
Non HC Total		\$122,000.00	\$35,806.35			
Total		\$282,000.00	\$165,704.69			
HC %		56.74%	78.39%			
Non HC %		43.26%	21.61%			

ABC Corporation

Safe Harbor 401(k) with 3% Non-Elective Contribution Formula

Name	Income	Deferral\$	EE%	\$Safe Harbor 3%	%Safe Harbor 3%	Catchup	Total\$	Total%	415 Limit
OWNER, M	\$160,000.00	\$10,400.00	6.50%	\$4,800.00	3.00%	\$0.00	\$15,200.00	9.50%	\$40,000.00
HC Total	\$160,000.00	\$10,400.00		\$4,800.00		\$0.00	\$15,200.00		
WIFE, M	\$36,000.00	\$1,080.00	3.00%	\$1,080.00	3.00%	\$0.00	\$2,160.00	6.00%	\$36,000.00
1, E	\$20,000.00	\$600.00	3.00%	\$600.00	3.00%	\$0.00	\$1,200.00	6.00%	\$20,000.00
2, E	\$18,000.00	\$540.00	3.00%	\$540.00	3.00%	\$0.00	\$1,080.00	6.00%	\$18,000.00
3, E	\$23,000.00	\$690.00	3.00%	\$690.00	3.00%	\$0.00	\$1,380.00	6.00%	\$23,000.00
4, E	\$25,000.00	\$750.00	3.00%	\$750.00	3.00%	\$0.00	\$1,500.00	6.00%	\$25,000.00
Non HC Total	\$122,000.00	\$3,660.00		\$3,660.00		\$0.00	\$7,320.00		
Total	\$282,000.00	\$14,060.00		\$8,460.00		\$0.00	\$22,520.00		
HC %	56.74%	73.97%		56.74%		0.00%	67.50%		
Average	\$160,000.00	\$10,400.00		\$4,800.00		\$0.00	\$15,200.00		
Non HC %	43.26%	26.03%		43.26%		0.00%	32.50%		
Average	\$24,400.00	\$732.00		\$732.00		\$0.00	\$1,464.00		

* Assumes this year's contribution invested now at 7.50% interest.

ABC Corporation
SIMPLE IRA Plan with Matching Contribution

Name	Income	Deferral\$	EE%	Match\$	ER%	Catchup	Total\$	Total%	415 Limit
OWNER, M	\$160,000.00	\$7,000.00	4.38%	\$4,800.00	3.00%	\$0.00	\$11,800.00	7.38%	\$40,000.00
HC Total	\$160,000.00	\$7,000.00		\$4,800.00		\$0.00	\$11,800.00		
WIFE, M	\$36,000.00	\$1,080.00	3.00%	\$1,080.00	3.00%	\$0.00	\$2,160.00	6.00%	\$36,000.00
1, E	\$20,000.00	\$600.00	3.00%	\$600.00	3.00%	\$0.00	\$1,200.00	6.00%	\$20,000.00
2, E	\$18,000.00	\$540.00	3.00%	\$540.00	3.00%	\$0.00	\$1,080.00	6.00%	\$18,000.00
3, E	\$23,000.00	\$690.00	3.00%	\$690.00	3.00%	\$0.00	\$1,380.00	6.00%	\$23,000.00
4, E	\$25,000.00	\$750.00	3.00%	\$750.00	3.00%	\$0.00	\$1,500.00	6.00%	\$25,000.00
Non HC Total	\$122,000.00	\$3,660.00		\$3,660.00		\$0.00	\$7,320.00		
Total	\$282,000.00	\$10,660.00		\$8,460.00		\$0.00	\$19,120.00		
HC %	56.74%	65.67%		56.74%		0.00%	61.72%		
Average	\$160,000.00	\$7,000.00		\$4,800.00		\$0.00	\$11,800.00		
Non HC %	43.26%	34.33%		43.26%		0.00%	38.28%		
Average	\$24,400.00	\$732.00		\$732.00		\$0.00	\$1,464.00		

* Assumes this year's contribution invested now at 7.50% interest.

ABC Corporation

Safe Harbor 401(k) Plan / New Comparability Plan with Matching Contribution

Name	Income	Deferral\$	EE%	Match\$	ER%	Catchup	NCPS \$	NCPS %	Total\$	Total%	415 Limit
OWNER, M	\$160,000.00	\$10,400.00	6.50%	\$6,400.00	4.00%	\$0.00	\$23,200.00	14.50%	\$40,000.00	25.00%	\$40,000.00
HC Total	\$160,000.00	\$10,400.00		\$6,400.00		\$0.00	\$23,200.00		\$40,000.00		
WIFE, M	\$36,000.00	\$1,080.00	3.00%	\$1,080.00	3.00%	\$0.00	\$1,740.00	4.83%	\$3,900.00	10.83%	\$36,000.00
1, E	\$20,000.00	\$600.00	3.00%	\$600.00	3.00%	\$0.00	\$966.67	4.83%	\$2,166.67	10.83%	\$20,000.00
2, E	\$18,000.00	\$540.00	3.00%	\$540.00	3.00%	\$0.00	\$870.00	4.83%	\$1,950.00	10.83%	\$18,000.00
3, E	\$23,000.00	\$690.00	3.00%	\$690.00	3.00%	\$0.00	\$1,111.67	4.83%	\$2,491.67	10.83%	\$23,000.00
4, E	\$25,000.00	\$750.00	3.00%	\$750.00	3.00%	\$0.00	\$1,208.33	4.83%	\$2,708.33	10.83%	\$25,000.00
Non HC Total	\$122,000.00	\$3,660.00		\$3,660.00		\$0.00	\$5,896.67		\$13,216.67		
Total	\$282,000.00	\$14,060.00		\$10,060.00		\$0.00	\$29,096.67		\$53,216.67		
HC %	56.74%	73.97%		63.62%		0.00%	79.73%		75.16%		
Average	\$160,000.00	\$10,400.00		\$6,400.00		\$0.00	\$23,200.00		\$40,000.00		
Non HC %	43.26%	26.03%		36.38%		0.00%	20.27%		24.84%		
Average	\$24,400.00	\$732.00		\$732.00		\$0.00	\$1,179.33		\$2,643.33		

ABC Corporation

Compliance Analysis

Accrual Rate Analysis

Name	Income	Contribution	EBAR	Allocation Group
OWNER, M	\$160,000.00	\$40,000.00	6.09%	A
WIFE, M	\$36,000.00	\$3,900.00	4.07%	B
1, E	\$20,000.00	\$2,166.67	11.21%	B
2, E	\$18,000.00	\$1,950.00	6.76%	B
3, E	\$23,000.00	\$2,491.67	8.40%	B
4, E	\$25,000.00	\$2,708.33	6.29%	B

Gateway Requirement	Pass
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Ratio Percentage Test

Ratio of Non-Highly Compensated Group	100.00%
Ratio of Highly Compensated Group	100.00%
Overall Ratio	100.00%

Average Benefit Percentage Test

Average Benefit % of the Non-Highly Compensated Group	7.35%
Average Benefit % of the Highly Compensated Group	6.09%
The Average Benefit Percentage Ratio	121.00%
The Average Benefit % Ratio must equal to greater the 70%	PASS

ABC Corporation Compliance Analysis

Rate Group: OWNER, M

Name	Income	Contribution	EBAR	Allocation Group
OWNER, M	\$160,000.00	\$23,200.00	3.53%	A
1, E	\$20,000.00	\$966.67	5.00%	B
3, E	\$23,000.00	\$1,111.67	3.75%	B

Ratio Percentage Test

Ratio of Non-Highly Compensated Group	40.00%
Ratio of Highly Compensated Group	100.00%
Overall Ratio	40.00%

The Concentration of NHCE (NCECP)	83.33%
Midpoint %	27.75%
The Overall Ratio % must be equal to or greater than the Midpoint %	PASS

ABC Corporation

Safe Harbor 401(k) Plan / New Comparability Plan with 3% Contribution

Name	Income	Deferral\$	EE%	\$Safe Harbor 3%	%Safe Harbor 3%	Catchup	NCPS \$	NCPS %	Total\$	Total%	415 Limit
OWNER, M	\$160,000.00	\$10,400.00	6.50%	\$4,800.00	3.00%	\$0.00	\$24,800.00	15.50%	\$40,000.00	25.00%	\$40,000.00
HC Total	\$160,000.00	\$10,400.00		\$4,800.00		\$0.00	\$24,800.00		\$40,000.00		
WIFE, M	\$36,000.00	\$1,080.00	3.00%	\$1,080.00	3.00%	\$0.00	\$1,080.00	3.00%	\$3,240.00	9.00%	\$36,000.00
1, E	\$20,000.00	\$600.00	3.00%	\$600.00	3.00%	\$0.00	\$600.00	3.00%	\$1,800.00	9.00%	\$20,000.00
2, E	\$18,000.00	\$540.00	3.00%	\$540.00	3.00%	\$0.00	\$540.00	3.00%	\$1,620.00	9.00%	\$18,000.00
3, E	\$23,000.00	\$690.00	3.00%	\$690.00	3.00%	\$0.00	\$690.00	3.00%	\$2,070.00	9.00%	\$23,000.00
4, E	\$25,000.00	\$750.00	3.00%	\$750.00	3.00%	\$0.00	\$750.00	3.00%	\$2,250.00	9.00%	\$25,000.00
Non HC Total	\$122,000.00	\$3,660.00		\$3,660.00		\$0.00	\$3,660.00		\$10,980.00		
Total	\$282,000.00	\$14,060.00		\$8,460.00		\$0.00	\$28,460.00		\$50,980.00		
HC %	56.74%	73.97%		56.74%		0.00%	87.14%		78.46%		
Average	\$160,000.00	\$10,400.00		\$4,800.00		\$0.00	\$24,800.00		\$40,000.00		
Non HC %	43.26%	26.03%		43.26%		0.00%	12.86%		21.54%		
Average	\$24,400.00	\$732.00		\$732.00		\$0.00	\$732.00		\$2,196.00		

ABC Corporation

Compliance Analysis

Accrual Rate Analysis

Name	Income	Contribution	EBAR	Allocation Group
OWNER, M	\$160,000.00	\$40,000.00	6.09%	A
WIFE, M	\$36,000.00	\$3,240.00	3.38%	B
1, E	\$20,000.00	\$1,800.00	9.32%	B
2, E	\$18,000.00	\$1,620.00	5.62%	B
3, E	\$23,000.00	\$2,070.00	6.98%	B
4, E	\$25,000.00	\$2,250.00	5.22%	B

Gateway Requirement	Pass
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Ratio Percentage Test

Ratio of Non-Highly Compensated Group	100.00%
Ratio of Highly Compensated Group	100.00%
Overall Ratio	100.00%

Average Benefit Percentage Test

Average Benefit % of the Non-Highly Compensated Group	6.10%
Average Benefit % of the Highly Compensated Group	6.09%
The Average Benefit Percentage Ratio	101.00%
The Average Benefit % Ratio must equal to greater the 70%	PASS

ABC Corporation Compliance Analysis

Rate Group: OWNER, M

Name	Income	Contribution	EBAR	Allocation Group
OWNER, M	\$160,000.00	\$29,600.00	4.51%	A
1, E	\$20,000.00	\$1,200.00	6.21%	B
3, E	\$23,000.00	\$1,380.00	4.65%	B

Ratio Percentage Test

Ratio of Non-Highly Compensated Group	40.00%
Ratio of Highly Compensated Group	100.00%
Overall Ratio	40.00%

The Concentration of NHCE (NCECP)	83.33%
Midpoint %	27.75%
The Overall Ratio % must be equal to or greater than the Midpoint %	PASS