

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

**ABC Company
2014 Case Study
Alternatives For Allocation of Contributions**

Class	Name	Age	Comp	% of Total	Comp-to-Comp Profit Sharing			Class Based Profit Sharing & 401k			Traditional Defined Benefit			Class Based PS & 401k With Cash Balance		
					Contr'ns	% of Salary	% of Total	Contr'ns	% of Salary	% of Total	Contr'ns	% of Salary	% of Total	Contr'ns	% of Salary	% of Total
1	o Owner 1	H 55	260,000	29.5%	37,057	14.3%	29.5%	57,500	22.1%	45.8%	142,517	54.8%	48.0%	222,904	85.7%	54.7%
2	o Owner 2	H 45	260,000	29.5%	37,057	14.3%	29.5%	52,000	20.0%	41.5%	73,239	28.2%	24.6%	145,155	55.8%	35.6%
3	Employee 3	40	45,000	5.1%	6,414	14.3%	5.1%	1,990	4.4%	1.6%	11,607	25.8%	3.9%	4,950	11.0%	1.2%
3	Employee 4	35	45,000	5.1%	6,414	14.3%	5.1%	1,990	4.4%	1.6%	8,584	19.1%	2.9%	4,950	11.0%	1.2%
3	Employee 5	30	45,000	5.1%	6,414	14.3%	5.1%	1,990	4.4%	1.6%	6,348	14.1%	2.1%	4,950	11.0%	1.2%
3	Employee 6	25	45,000	5.1%	6,414	14.3%	5.1%	1,990	4.4%	1.6%	4,695	10.4%	1.6%	4,950	11.0%	1.2%
3	Employee 7	35	45,000	5.1%	6,414	14.3%	5.1%	1,990	4.4%	1.6%	8,584	19.1%	2.9%	4,950	11.0%	1.2%
3	Employee 8	30	45,000	5.1%	6,414	14.3%	5.1%	1,990	4.4%	1.6%	6,348	14.1%	2.1%	4,950	11.0%	1.2%
3	Employee 9	25	45,000	5.1%	6,414	14.3%	5.1%	1,990	4.4%	1.6%	4,695	10.4%	1.6%	4,950	11.0%	1.2%
3	Employee 10	55	45,000	5.1%	6,414	14.3%	5.1%	1,990	4.4%	1.6%	30,539	67.9%	10.3%	4,950	11.0%	1.2%
Totals			880,000	100.0%	125,423		100.0%	125,423		100.0%	297,154		100.0%	407,658		100.0%
Summary																
o All contributions for owners					74,114		59.1%	109,500		87.3%	215,755		72.6%	368,058		90.3%
Employer contributions for all other employees					51,309		40.9%	15,923		12.7%	81,399		27.4%	39,600		9.7%
Totals					125,423		100.0%	125,423		100.0%	297,154		100.0%	407,658		100.0%