

# Wealth Accumulation Retirement Plans



## RETIREMENT ANALYSIS - PROFIT SHARING ALTERNATIVE #1

Participant Information			Proposed Allocations			
Name	Actuarial Age	Salary	401(k) Deferrals	Safe Harbor Non-Elective	Profit Sharing Allocation	Total Allocations
Owner	38	\$105,000	\$17,500	\$0	\$34,500	\$52,000
<b>Owner Totals</b>		<b>\$105,000</b>	<b>\$17,500</b>	<b>\$0</b>	<b>\$34,000</b>	<b>\$52,000</b>
Employee #1	27	\$34,000	\$0	\$1,020	\$5,780	\$6,800
Employee #2	54	\$18,000	\$0	\$540	\$3,060	\$3,600
Employee #3	26	\$24,000	\$0	\$720	\$4,080	\$4,800
Employee #4	33	\$20,000	\$0	\$600	\$3,400	\$4,000
Employee #5	26	\$36,000	\$0	\$1,080	\$6,120	\$7,200
Employee #6	60	\$21,000	\$0	\$630	\$3,570	\$4,200
Employee #7	26	\$20,000	\$0	\$600	\$3,400	\$4,000
<b>Staff Totals</b>		<b>\$173,000</b>	<b>\$0</b>	<b>\$5,190</b>	<b>\$29,410</b>	<b>\$34,600</b>
<b>Grand Totals</b>		<b>\$278,000</b>	<b>\$17,500</b>	<b>\$5,190</b>	<b>\$63,910</b>	<b>\$86,600</b>

Total allocations for staff only includes employer allocations (does not include 401(k) deferrals)

## RETIREMENT ANALYSIS - PROFIT SHARING ALTERNATIVE #1A

Participant Information			Proposed Allocations			
Name	Actuarial Age	Salary	401(k) Deferrals	Safe Harbor Non-Elective	Profit Sharing Allocation	Total Allocations
Owner	38	\$260,000	\$17,500	\$0	\$34,500	\$52,000
<b>Owner Totals</b>		<b>\$260,000</b>	<b>\$17,500</b>	<b>\$0</b>	<b>\$34,000</b>	<b>\$52,000</b>
Employee #1	27	\$34,000	\$0	\$1,020	\$1,700	\$2,720
Employee #2	54	\$18,000	\$0	\$540	\$900	\$1,440
Employee #3	26	\$24,000	\$0	\$720	\$1,200	\$1,920
Employee #4	33	\$20,000	\$0	\$600	\$1,000	\$1,600
Employee #5	26	\$36,000	\$0	\$1,080	\$1,800	\$2,880
Employee #6	60	\$21,000	\$0	\$630	\$1,050	\$1,680
Employee #7	26	\$20,000	\$0	\$600	\$1,000	\$1,600
<b>Staff Totals</b>		<b>\$173,000</b>	<b>\$0</b>	<b>\$5,190</b>	<b>\$8,650</b>	<b>\$13,840</b>
<b>Grand Totals</b>		<b>\$433,000</b>	<b>\$17,500</b>	<b>\$5,190</b>	<b>\$43,150</b>	<b>\$65,840</b>

Total allocations for staff only includes employer allocations (does not include 401(k) deferrals)

(continued from front)

## RETIREMENT ANALYSIS - PROFIT SHARING ALTERNATIVE #2

Participant Information			Proposed Allocations				
Name	Actuarial Age	Salary	401(k) Deferrals	Safe Harbor Non-Elective	Profit Sharing Allocation	Cash Balance Allocation	Total Allocations
Owner	38	\$105,000	\$17,500	\$0	\$0	\$75,000	\$92,500
<b>Owner Totals</b>		<b>\$105,000</b>	<b>\$17,500</b>	<b>\$0</b>	<b>\$0</b>	<b>\$75,000</b>	<b>\$92,500</b>
Employee #1	27	\$34,000	\$0	\$1,020	\$4,930	\$680	\$6,630
Employee #2	54	\$18,000	\$0	\$540	\$2,610	\$360	\$3,510
Employee #3	26	\$24,000	\$0	\$720	\$3,480	\$480	\$4,680
Employee #4	33	\$20,000	\$0	\$600	\$2,900	\$400	\$3,900
Employee #5	26	\$36,000	\$0	\$1,080	\$5,220	\$720	\$7,020
Employee #6	60	\$21,000	\$0	\$630	\$3,045	\$420	\$4,095
Employee #7	26	\$20,000	\$0	\$600	\$2,900	\$400	\$3,900
<b>Staff Totals</b>		<b>\$173,000</b>	<b>\$0</b>	<b>\$5,190</b>	<b>\$25,085</b>	<b>\$3,460</b>	<b>\$33,735</b>
<b>Grand Totals</b>		<b>\$278,000</b>	<b>\$17,500</b>	<b>\$5,190</b>	<b>\$25,085</b>	<b>\$78,460</b>	<b>\$126,235</b>

Total allocations for staff only includes employer allocations (does not include 401(k) deferrals)

## RETIREMENT ANALYSIS - PROFIT SHARING ALTERNATIVE #2A

Participant Information			Proposed Allocations				
Name	Actuarial Age	Salary	401(k) Deferrals	Safe Harbor Non-Elective	Profit Sharing Allocation	Cash Balance Allocation	Total Allocations
Owner	38	\$260,000	\$17,500	\$0	\$34,500	\$75,000	\$127,000
<b>Owner Totals</b>		<b>\$260,000</b>	<b>\$17,500</b>	<b>\$0</b>	<b>\$34,500</b>	<b>\$75,000</b>	<b>\$127,000</b>
Employee #1	27	\$34,000	\$0	\$1,020	\$2,635	\$680	\$4,335
Employee #2	54	\$18,000	\$0	\$540	\$1,395	\$360	\$2,295
Employee #3	26	\$24,000	\$0	\$720	\$1,860	\$480	\$3,060
Employee #4	33	\$20,000	\$0	\$600	\$1,550	\$400	\$2,550
Employee #5	26	\$36,000	\$0	\$1,080	\$2,790	\$720	\$4,590
Employee #6	60	\$21,000	\$0	\$630	\$1,628	\$420	\$2,678
Employee #7	26	\$20,000	\$0	\$600	\$1,550	\$400	\$2,550
<b>Staff Totals</b>		<b>\$173,000</b>	<b>\$0</b>	<b>\$5,190</b>	<b>\$13,408</b>	<b>\$3,460</b>	<b>\$22,058</b>
<b>Grand Totals</b>		<b>\$433,000</b>	<b>\$17,500</b>	<b>\$5,190</b>	<b>\$47,908</b>	<b>\$78,460</b>	<b>\$149,058</b>

Total allocations for staff only includes employer allocations (does not include 401(k) deferrals)

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