

*Retirement Plan Study
Plan Design Chart*

	<i>Alternative #1</i>	<i>Alternative #2</i>
	<i>401(k) Profit Sharing Plan Only</i>	<i>Limit Profit Sharing; Add Maximum Cash Balance Plan</i>
<u>Owners</u>		
401(k)	Limited to \$17,500 for 2013 (\$23,000 if age 50 or older)	Limited to \$17,500 for 2013 (\$23,000 if age 50 or older)
Non Elective Safe Harbor	N/A	N/A
Profit Sharing	Allocation equal to maximum available	Limited based upon combined plan deduction limits
Cash Balance Plan	N/A	Allocation equal to maximum benefit limit based upon age
Overall Total	\$113,000	\$595,000
<u>Other Employee Totals</u>		
401(k)	Available at each employees' election; shown at 5% of comp.	Available at each employees' election; shown at 5% of comp.
Non Elective Safe Harbor	3.00% of comp.	3.00% of comp.
Profit Sharing	2.00% of comp.	2.60% of comp.
Cash Balance Plan	N/A	2.50% of comp.
Overall Company Total	5.00% of comp.	8.10% of comp.

*Retirement Plan Study
Summary*

<i>Name</i>	<i>Nearest Age @ 12/31/13</i>	<i>Projected Comp. (as limited)</i>	<i>Alternative #1 401(k) Profit Sharing Plan Only</i>	<i>Alternative #2 Limit Profit Sharing; Add Maximum Cash Balance Plan</i>
Owner 1	68	255,000	56,500	307,000
Owner 2	63	255,000	56,500	288,000
<i>Owner Totals</i>		<i>510,000</i>	<i>113,000</i>	<i>595,000</i>
Employee 1	45	50,000	2,500	4,050
Employee 2	35	35,000	1,750	2,835
Employee 3	25	25,000	1,250	2,025
<i>Employee Totals</i>		<i>110,000</i>	<i>5,500</i>	<i>8,910</i>
<i>Overall Allocation Totals</i>		<i>620,000</i>	<i>118,500</i>	<i>603,910</i>

Retirement Plan Study
A - 1

<i>Name</i>	<i>Nearest Age @ 12/31/13</i>	<i>Projected Comp. (as limited)</i>	<i>401(k)</i>	<i>Non Elect Safe Harbor</i>	<i>Profit Sharing</i>	<i>401(k) Plan Totals</i>	<i>Cash Balance</i>	<i>Overall Total</i>	<i>Company Cost Analysis</i>
Owner 1	68	255,000	23,000	0	33,500	56,500	0	56,500	56,500
Owner 2	63	255,000	23,000	0	33,500	56,500	0	56,500	56,500
<i>Owner Totals</i>		<i>510,000</i>	<i>46,000</i>	<i>0</i>	<i>67,000</i>	<i>113,000</i>	<i>0</i>	<i>113,000</i>	<i>113,000</i>
Employee 1	45	50,000	2,500	1,500	1,000	5,000	0	5,000	2,500
Employee 2	35	35,000	1,750	1,050	700	3,500	0	3,500	1,750
Employee 3	25	25,000	1,250	750	500	2,500	0	2,500	1,250
<i>Employee Totals</i>		<i>110,000</i>	<i>5,500</i>	<i>3,300</i>	<i>2,200</i>	<i>11,000</i>	<i>0</i>	<i>11,000</i>	<i>5,500</i>
<i>Overall Allocation Totals</i>		<i>620,000</i>	<i>51,500</i>	<i>3,300</i>	<i>69,200</i>	<i>124,000</i>	<i>0</i>	<i>124,000</i>	<i>118,500</i>

*Retirement Plan Study
A - 2*

<i>Name</i>	<i>Nearest Age @ 12/31/13</i>	<i>Projected Comp. (as limited)</i>	<i>401(k)</i>	<i>Non Elect Safe Harbor</i>	<i>Profit Sharing</i>	<i>401(k) Plan Totals</i>	<i>Cash Balance</i>	<i>Overall Total</i>	<i>Company Cost Analysis</i>
Owner 1	68	255,000	23,000	0	15,000	38,000	269,000	307,000	307,000
Owner 2	63	255,000	23,000	0	15,000	38,000	250,000	288,000	288,000
<i>Owner Totals</i>		<i>510,000</i>	<i>46,000</i>	<i>0</i>	<i>30,000</i>	<i>76,000</i>	<i>519,000</i>	<i>595,000</i>	<i>595,000</i>
Employee 1	45	50,000	2,500	1,500	1,300	5,300	1,250	6,550	4,050
Employee 2	35	35,000	1,750	1,050	910	3,710	875	4,585	2,835
Employee 3	25	25,000	1,250	750	650	2,650	625	3,275	2,025
<i>Employee Totals</i>		<i>110,000</i>	<i>5,500</i>	<i>3,300</i>	<i>2,860</i>	<i>11,660</i>	<i>2,750</i>	<i>14,410</i>	<i>8,910</i>
<i>Overall Allocation Totals</i>		<i>620,000</i>	<i>51,500</i>	<i>3,300</i>	<i>32,860</i>	<i>87,660</i>	<i>521,750</i>	<i>609,410</i>	<i>603,910</i>