



Information and interactive calculators are made available to you as self-help tools for your independent use. We can not and do not guarantee their accuracy or their applicability to your circumstances. We encourage you to seek personalized advice from qualified professionals regarding all personal finance issues.

Owner's Age	Owner's Salary	Owner's CBP Allocation	Owner's Deferrals	Owner's DC Allocation	Owner's Total
55	\$300,000	\$199,800	\$24,500	\$13,750	\$238,050
52	\$300,000	\$172,000	\$24,500	\$13,750	\$210,250
		\$371,800	\$49,000	\$27,500	\$448,300

Non-Owner Payroll	\$600,000
Employee's CBP Allocation:	\$15,000
Employee's PSP Allocation:	\$36,000
Total Owner Contributions:	\$448,300
Total Contributions:	\$499,300
Percentage to Owner:	89.79%

Thank you for looking into our cash balance estimator. Based on the data submitted, we estimate that if you added a cash balance plan you could make a deductible contribution of \$499,300. Your estimated staff cost would be approximately \$51,000.

We would give this prospect a grade of **A**.

Please note that this is only intended to give you a feeling as to whether a cash balance plan may be a viable alternative. If you would like to explore this further, the next step would be to prepare a formal proposal. In order to do this, please provide us with a current census of all employees and a copy of your current adoption agreement.