

Short Horizon, Massive Deduction

2026 Illustration Detail



Participant	Group	Near Age	Plan Comp	401(k) Deferral	401(k) Match	Safe Harbor Non-Elective	Add'l Profit Sharing	Defined Bft Allocation	Total Employer Contribution	Total Benefit Amount	Total Benefit Allocation
Owners											
Owner 1	1	64	\$360,000.00	\$32,500.00	\$0.00	\$0.00	\$21,600.00	\$465,000.00	\$486,600.00	\$519,100.00	50.8%
Owner 2	1	64	\$100,000.00	\$32,500.00	\$0.00	\$0.00	\$6,000.00	\$465,000.00	\$471,000.00	\$503,500.00	49.2%
Subtotal Owners			\$460,000.00	\$65,000.00	\$0.00	\$0.00	\$27,600.00	\$930,000.00	\$957,600.00	\$1,022,600.00	100.0%
Non-Owner HCEs											
Subtotal Non-Owner HCEs			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Employees											
Subtotal Employees			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
TOTAL			\$460,000.00	\$65,000.00	\$0.00	\$0.00	\$27,600.00	\$930,000.00	\$957,600.00	\$1,022,600.00	100.0%

2026 Illustration Summary

Item	Value
1) Owner Benefits	\$1,022,600
2) Employer Paid Employee Benefits	\$0
3) Total Employer Deduction (Item 1 + Item 2)	\$1,022,600
4) Employee Paid Benefits	\$0
5) Total Benefits (Item 3 + Item 4)	\$1,022,600
6) Owner Paid Allocation (Item 1 / Item 3)	100.0%
7) Illustrative Tax Savings *	\$409,040
8) NET ILLUSTRATIVE TAX SAVINGS **	\$409,040

* Illustrative combined tax rate of 40%. Saber Pension does not provide tax advice. Consult with your tax professional for additional information.

** Illustrative tax savings less employee benefits paid by the employer (Item 7 - Item 2).

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2026 Data



Participant	Owner	HCE	Key	DOB	DOH	DOP	DOT	2026 Plan Comp	2025 Plan Comp	2024 Plan Comp	2023 Plan Comp
Owners											
Owner 1	Y	Y	Y	1/1/1963	1/1/2021	1/1/2026	N/A	\$360,000.00	\$350,000.00	\$345,000.00	\$330,000.00
Owner 2	Y	Y	Y	1/1/1963	1/1/2021	1/1/2026	N/A	\$100,000.00	\$100,000.00	\$100,000.00	\$100,000.00
Subtotal Owners								\$460,000.00	\$450,000.00	\$445,000.00	\$430,000.00
Non-Owner HCEs											
Subtotal Non-Owner HCEs								\$0.00	\$0.00	\$0.00	\$0.00
Employees											
Subtotal Employees								\$0.00	\$0.00	\$0.00	\$0.00
TOTAL								\$460,000.00	\$450,000.00	\$445,000.00	\$430,000.00

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Plan Provisions



General Provisions		Defined Benefit Plan		Cash Balance Plan		401(k) Profit Sharing Plan	
Plan Effective Date:	January 1, 2026	Avg Period		Int. Credit. Rate:		Safe Harbor	
Past Service Date:	January 1, 2021	Avg. Years:	3 Years	Rate:	N/A	Contribution:	None
Eligibility:	21 & 1	Total Years:	99 Years	Timing:	N/A	Coverage:	N/A
Vesting:	6-Yr Graded	Multiplier		Pay Credits		Allocation	
Normal Retirement:	62 and 5 Part.	Group 1:	10.00% (10 Yr Cap)	Group 1:	N/A	Group 1:	6.00% of Pay
Normal Form:	Life Only	Group 2:	10.00% (10 Yr Cap)			Group 2:	6.00% of Pay
QJSA:	J&S 50%						
Actuarial Equivalence							
Int. Rate:	5.00%						
Pre-Ret. Mort.:	NoMort						
Post-Ret. Mort.:	2026AMT						
417(e) Look Back:	5 month(s)						

Assumptions and Methods

Funding		Testing	
Pre-ret. Decrement:	None	Testing Period:	Annual
Post-ret. Decrement		Testing Basis:	Benefits
Mortality:	Combined Tables	Testing Age:	65
Retirement:	Normal Retirement	Grouping:	No
Payment Form:	Lump Sum	Permit. Disp.:	No
Segment Look Back:	4 month(s)	Pay Average:	Current
Asset Method:	Market	Testing Mortality:	UP84(0)
		Testing Interest:	8.500%