

Medical Group, Several Owner

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	46	\$360,000.00	\$24,500.00	\$0.00	\$0.00	\$100.00	\$150,000.00	\$150,100.00	\$174,600.00	25.7%
Owner 2	2	54	\$360,000.00	\$32,500.00	\$0.00	\$0.00	\$100.00	\$200,000.00	\$200,100.00	\$232,600.00	34.2%
Owner 3	3	50	\$360,000.00	\$32,500.00	\$0.00	\$0.00	\$100.00	\$175,000.00	\$175,100.00	\$207,600.00	30.6%
Owner 4	4	49	\$50,000.00	\$24,500.00	\$0.00	\$0.00	\$100.00	\$0.00	\$100.00	\$24,600.00	3.6%
Subtotal Owners			\$1,130,000.00	\$114,000.00	\$0.00	\$0.00	\$400.00	\$525,000.00	\$525,400.00	\$639,400.00	94.1%
Non-Owner HCEs											
Mgr 1	5	67	\$195,000.00	\$0.00	\$0.00	\$0.00	\$5,850.00	\$0.00	\$5,850.00	\$5,850.00	0.9%
Subtotal Non-Owner HCEs			\$195,000.00	\$0.00	\$0.00	\$0.00	\$5,850.00	\$0.00	\$5,850.00	\$5,850.00	0.9%
Employees											
EE 1	7	30	\$35,000.00	\$0.00	\$0.00	\$1,050.00	\$2,187.50	\$1,050.00	\$4,287.50	\$4,287.50	0.6%
EE 2	7	40	\$30,000.00	\$0.00	\$0.00	\$900.00	\$1,875.00	\$900.00	\$3,675.00	\$3,675.00	0.5%
EE 3	6	45	\$35,000.00	\$0.00	\$0.00	\$1,050.00	\$700.00	\$1,050.00	\$2,800.00	\$2,800.00	0.4%
EE 4	6	58	\$100,000.00	\$0.00	\$0.00	\$3,000.00	\$2,000.00	\$3,000.00	\$8,000.00	\$8,000.00	1.2%
EE 5	6	57	\$40,000.00	\$0.00	\$0.00	\$1,200.00	\$800.00	\$1,200.00	\$3,200.00	\$3,200.00	0.5%
EE 6	7	36	\$40,000.00	\$0.00	\$0.00	\$1,200.00	\$2,500.00	\$1,200.00	\$4,900.00	\$4,900.00	0.7%
EE 7	6	46	\$35,000.00	\$0.00	\$0.00	\$1,050.00	\$700.00	\$1,050.00	\$2,800.00	\$2,800.00	0.4%
EE 8	7	39	\$35,000.00	\$0.00	\$0.00	\$1,050.00	\$2,187.50	\$1,050.00	\$4,287.50	\$4,287.50	0.6%
Subtotal Employees			\$350,000.00	\$0.00	\$0.00	\$10,500.00	\$12,950.00	\$10,500.00	\$33,950.00	\$33,950.00	5.0%
TOTAL			\$1,675,000.00	\$114,000.00	\$0.00	\$10,500.00	\$19,200.00	\$535,500.00	\$565,200.00	\$679,200.00	100.0%

2026 Illustration Summary

Item	Value
1) Owner Benefits	\$639,400
2) Employer Paid Employee Benefits	\$39,800
3) Total Employer Deduction (Item 1 + Item 2)	\$679,200
4) Employee Paid Benefits	\$0
5) Total Benefits (Item 3 + Item 4)	\$679,200
6) Owner Paid Allocation (Item 1 / Item 3)	94.1%
7) Illustrative Tax Savings *	\$271,680
8) NET ILLUSTRATIVE TAX SAVINGS **	\$231,880

* 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	7/1/1980	7/1/2019	1/1/2026	N/A	\$360,000.00	\$350,000.00	\$345,000.00	\$330,000.00
Owner 2	Y	Y	Y	7/1/1972	7/1/2005	1/1/2026	N/A	\$360,000.00	\$350,000.00	\$345,000.00	\$330,000.00
Owner 3	Y	Y	Y	7/1/1976	7/1/2006	1/1/2026	N/A	\$360,000.00	\$350,000.00	\$345,000.00	\$330,000.00
Owner 4	Y	Y	Y	7/1/1977	7/1/2015	1/1/2026	N/A	\$50,000.00	\$50,000.00	\$50,000.00	\$50,000.00
Subtotal Owners								\$1,130,000.00	\$1,100,000.00	\$1,085,000.00	\$1,040,000.00
Non-Owner HCEs											
Mgr 1	N	Y	N	7/1/1959	7/1/2022	1/1/2026	N/A	\$195,000.00	\$195,000.00		
Subtotal Non-Owner HCEs								\$195,000.00	\$195,000.00	\$0.00	\$0.00
Employees											
EE 1	N	N	N	7/1/1996	7/1/2023	1/1/2026	N/A	\$35,000.00	\$35,000.00		
EE 2	N	N	N	7/1/1986	7/1/2023	1/1/2026	N/A	\$30,000.00	\$30,000.00		
EE 3	N	N	N	7/1/1981	7/1/2023	1/1/2026	N/A	\$35,000.00	\$35,000.00		
EE 4	N	N	N	7/1/1968	7/1/2023	1/1/2026	N/A	\$100,000.00	\$100,000.00		
EE 5	N	N	N	7/1/1969	7/1/2023	1/1/2026	N/A	\$40,000.00	\$40,000.00		
EE 6	N	N	N	7/1/1990	7/1/2023	1/1/2026	N/A	\$40,000.00	\$40,000.00		
EE 7	N	N	N	7/1/1980	7/1/2023	1/1/2026	N/A	\$35,000.00	\$35,000.00		
EE 8	N	N	N	7/1/1987	7/1/2023	1/1/2026	N/A	\$35,000.00	\$35,000.00		
Subtotal Employees								\$350,000.00	\$350,000.00	\$0.00	\$0.00
TOTAL								\$1,675,000.00	\$1,645,000.00	\$1,085,000.00	\$1,040,000.00

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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, 2026	Avg. Years:	N/A	Rate:	5.00% Annually	Contribution:	Non-Elective
Eligibility:	21 & 1	Total Years:	N/A	Timing:	End of Year	Coverage:	HCEs Excluded
Vesting:	3-Yr Cliff	Multiplier		Pay Credits		Allocation	
Normal Retirement:	62 and 5 Part.	Group 1:	N/A	Group 1:	\$150,000	Group 1:	\$100
Normal Form:	Life Only			Group 2:	\$200,000	Group 2:	\$100
QJSA:	J&S 50%			Group 3:	\$175,000	Group 3:	\$100
Actuarial Equivalence				Group 4:	0.00% of Pay	Group 4:	\$100
Int. Rate:	5.00%			Group 5:	0.00% of Pay	Group 5:	3.00% of Pay
Pre-Ret. Mort.:	NoMort			Group 6:	3.00% of Pay	Group 6:	5.00% of Pay
Post-Ret. Mort.:	2026AMT			Group 7:	3.00% of Pay	Group 7:	9.25% of Pay
417(e) Look Back:	5 month(s)						

Assumptions and Methods

Funding		Testing	
Pre-ret. Decremnts:	None	Testing Period:	Annual
Post-ret. Decremnts		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%