

Four Partners, Only One Maximizing

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											
Partner 1	1	52	\$360,000.00	\$32,500.00	\$0.00	\$0.00	\$47,500.00	\$229,623.57	\$277,123.57	\$309,623.57	95.5%
Partner 2	2	50	\$360,000.00	\$0.00	\$0.00	\$0.00	\$100.00	\$14,376.43	\$14,476.43	\$14,476.43	4.5%
Partner 3	3	54	\$360,000.00	\$0.00	\$0.00	\$0.00	\$100.00	\$0.00	\$100.00	\$100.00	0.0%
Partner 4	4	48	\$360,000.00	\$0.00	\$0.00	\$0.00	\$100.00	\$0.00	\$100.00	\$100.00	0.0%
Subtotal Owners			\$1,440,000.00	\$32,500.00	\$0.00	\$0.00	\$47,800.00	\$244,000.00	\$291,800.00	\$324,300.00	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			\$1,440,000.00	\$32,500.00	\$0.00	\$0.00	\$47,800.00	\$244,000.00	\$291,800.00	\$324,300.00	100.0%

2026 Illustration Summary

Item	Value
1) Owner Benefits	\$324,300
2) Employer Paid Employee Benefits	\$0
3) Total Employer Deduction (Item 1 + Item 2)	\$324,300
4) Employee Paid Benefits	\$0
5) Total Benefits (Item 3 + Item 4)	\$324,300
6) Owner Paid Allocation (Item 1 / Item 3)	100.0%
7) Illustrative Tax Savings *	\$129,720
8) NET ILLUSTRATIVE TAX SAVINGS **	\$129,720

* 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											
Partner 1	Y	Y	Y	7/1/1974	7/1/2024	1/1/2026	N/A	\$360,000.00	\$350,000.00	\$345,000.00	
Partner 2	Y	Y	Y	7/1/1976	7/1/2024	1/1/2026	N/A	\$360,000.00	\$350,000.00	\$345,000.00	
Partner 3	Y	Y	Y	7/1/1972	7/1/2024	1/1/2026	N/A	\$360,000.00	\$350,000.00	\$345,000.00	
Partner 4	Y	Y	Y	7/1/1978	7/1/2024	1/1/2026	N/A	\$360,000.00	\$350,000.00	\$345,000.00	
Subtotal Owners								\$1,440,000.00	\$1,400,000.00	\$1,380,000.00	\$0.00
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								\$1,440,000.00	\$1,400,000.00	\$1,380,000.00	\$0.00

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Plan Provisions



General Provisions

Plan Effective Date:	January 1, 2026
Past Service Date:	January 1, 2026
Eligibility:	21 & 1
Vesting:	3-Yr Cliff
Normal Retirement:	62 and 5 Part.
Normal Form:	Life Only
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)

Defined Benefit Plan

Avg Period	
Avg. Years:	N/A
Total Years:	N/A
Multiplier	
Group 1:	N/A

Cash Balance Plan

Int. Credit. Rate:	
Rate:	5.00% Annually
Timing:	End of Year
Pay Credits	
Group 1:	\$230,000
Group 2:	4.00% of Pay
Group 3:	0.00% of Pay
Group 4:	0.00% of Pay

401(k) Profit Sharing Plan

Safe Harbor	
Contribution:	Non-Elective
Coverage:	HCEs Excluded
Allocation	
Group 1:	\$47,500
Group 2:	\$100
Group 3:	\$100
Group 4:	\$100

Assumptions and Methods

Funding

Pre-ret. Decrements:	None
Post-ret. Decrements	
Mortality:	Combined Tables
Retirement:	Normal Retirement
Payment Form:	Lump Sum
Segment Look Back:	4 month(s)
Asset Method:	Market

Testing

Testing Period:	Annual
Testing Basis:	Benefits
Testing Age:	65
Grouping:	No
Permit. Disp.:	No
Pay Average:	Current
Testing Mortality:	UP84(0)
Testing Interest:	8.500%