EGPS
A BLUE RIDGE COMPANY

PLAN DESIGN ALTERNATIVES

For Defined Contribution Plans 2026

Name	Age	Plan Compensation[1]	Simplified Employee Pension (SEP)	SIMPLE Profit Sharing	Tiered Profit Sharing	Tiered Profit Sharing & Safe Harbor 401(k)[2]	401(k) & Safe Harbor Matching[2]
Shareholder/Owner	53	$360,000	$72,000	$72,000	$69,000	$77,000	$46,900
Shareholder/Owner	60	360,000	72,000	72,000	69,000	77,000	46,900
Non-Owner Employee	46	165,000	33,000	27,680	4,950	4,950	6,600
Highly Compensated Employee Total		**$885,000**	**$177,000**	**$171,680**	**$142,950**	**$158,950**	**$100,400**
Employee 1	26	$32,000	$6,400	$5,050	$1,600	$1,420	$1,280
Employee 2	30	38,000	7,600	6,000	1,900	1,690	1,520
Employee 3	34	40,000	8,000	6,320	2,000	1,780	1,600
Employee 4	38	46,000	9,200	7,260	2,300	2,050	1,840
Employee 5	42	52,000	10,400	8,210	2,600	2,310	2,080
Employee 6	46	59,000	11,800	9,320	2,950	2,630	2,360
Employee 7	50	63,000	12,600	9,950	3,150	2,800	2,520
Employee 8	54	69,000	13,800	10,900	3,450	3,070	2,760
Employee 9	58	94,000	18,800	14,840	4,700	4,180	3,760
Employee 10	62	75,000	15,000	11,840	3,750	3,340	3,000
Non-Highly Compensated Employee Total		**$568,000**	**$113,600**	**$89,690**	**$28,400**	**$25,270**	**$22,720**
Total Company/Owner Contributions			**$290,600**	**$261,370**	**$171,350**	**$184,220**	**$123,120**
Percentage of Contributions to Owners			**49.6%**	**55.1%**	**80.5%**	**83.6%**	**76.2%**

NOTES:

1. "Plan Compensation" is gross W-2 wages. It excludes S-Corporation K-1 income. For Partners and Sole Proprietors, Plan Compensation is net earnings from self-employment reduced by plan contributions, 1/2 self-employment tax and Section 179 deductions.
2. For Shareholders/Owners, this column includes all contributions to the plan, including 401(k) salary deferral and catch up contributions. For non-owners, this column illustrates only the company contributions, since any 401(k) contributions are paid by employees. Company-paid safe harbor contributions are required and are 100% vested to the employees, other than QACA safe harbor.
3. These are examples only, results will vary in each situation. Please contact us for a design tailored to the company's objectives.

A BLUE RIDGE COMPANY

PLAN DESIGN ALTERNATIVES

Advanced Design Plan Options 2026

Name	Age	Plan Compensation[1]	Cash Balance & Profit Sharing	Combination Cash Balance & 401(k)/PS[2]
Shareholder/Owner	53	$360,000	$321,000	$329,000
Shareholder/Owner	60	360,000	425,000	418,500
Non-Owner Employee	46	165,000	9,450	9,500
Highly Compensated Employee Total		**$885,000**	**$755,450**	**$757,000**
Employee 1	26	$32,000	$3,414	$3,414
Employee 2	30	38,000	4,517	4,517
Employee 3	34	40,000	4,740	4,740
Employee 4	38	46,000	4,383	4,383
Employee 5	42	52,000	4,798	4,798
Employee 6	46	59,000	5,283	5,283
Employee 7	50	63,000	5,560	5,560
Employee 8	54	69,000	5,975	5,975
Employee 9	58	94,000	7,705	7,705
Employee 10	62	75,000	6,390	6,390
Non-Highly Compensated Employee Total		**$568,000**	**$52,765**	**$52,765**
Total Company/Owner Contributions			**$808,215**	**$809,765**
Percentage of Contributions to Owners			**92.3%**	**92.3%**

NOTES:

1. "Plan Compensation" is gross W-2 wages. It excludes S-Corporation K-1 income. For Partners and Sole Proprietors, Plan Compensation is net earnings from self-employment reduced by plan contributions, 1/2 self-employment tax and Section 179 deductions.
2. For Shareholders/Owners, this column includes all contributions to the plan, including 401(k) salary deferral and catch up contributions. For non-owners, this column illustrates only the company contributions, since any 401(k) contributions are paid by employees. Company-paid safe harbor contributions are required and are 100% vested to the employees, other than QACA safe harbor.
3. Employer contributions are mandatory to Defined Benefit and Cash Balance plans, subject to IRS penalties for failure to contribute. In combination plans, profit sharing and safe harbor 401(k) contributions are mandatory for Non-Highly Compensated Employees.
4. These are examples only, results will vary in each situation. Please contact us for a design tailored to the company's objectives.