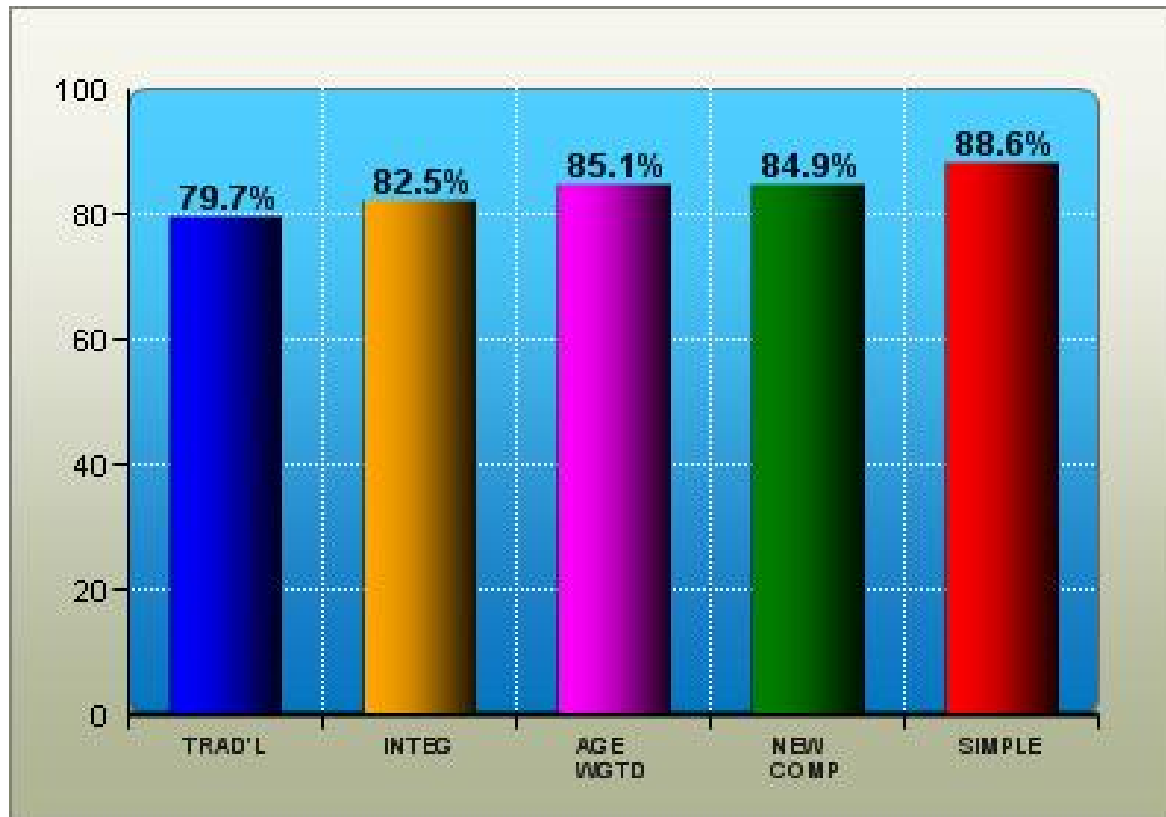


Multiple Plan Comparison Report

PLAN COMPARISON CHART XYZ Company For the year ending 2005



Principal Cost as % of Total Plan Cost

XYZ Company
For the year ending 2005

			Profit Sharing															
			Traditional		Integrated		Age Weighted		New Comp.		Defined Benefit		SEP		Simple			
P	O	H	Name	Total Earnings	Employee Cost	% of Total	Employee Cost	% of Total	Employee Cost	% of Total	Employee Cost	% of Total	Employee Cost	% of Total	Employee Cost	% of Total		
*	*	*	Owner One, One	170,000	43,252	43.4	44,841	45.0	46,000	52.7	46,000	46.1	-	-	-	-	17,100	47.9
*	*	*	Owner Two, Two	150,000	36,281	36.4	37,410	37.5	28,227	32.4	38,706	38.8	-	-	-	-	14,500	40.6
			Employee, One	26,000	3,862	3.9	3,342	3.4	2,874	3.3	2,873	2.9	-	-	-	-	780	2.2
			EmployeeA, Two	30,000	4,456	4.5	3,856	3.9	2,684	3.1	3,315	3.3	-	-	-	-	900	2.5
			EmployeeB, Three	30,000	4,456	4.5	3,856	3.9	3,221	3.7	3,315	3.3	-	-	-	-	900	2.5
			EmployeeC, Four	50,000	7,427	7.4	6,427	6.4	4,202	4.8	5,525	5.5	-	-	-	-	1,500	4.2
			Traditional		Integrated		Age Weighted		New Comp.		Defined Benefit		SEP		Simple			
			Total Earnings	Employee Cost	% of Total	Employee Cost	% of Total	Employee Cost	% of Total	Employee Cost	% of Total	Employee Cost	% of Total	Employee Cost	% of Total	Employee Cost	% of Total	
Principals			320,000	79,533	79.7	82,251	82.5	74,227	85.1	84,706	84.9	-	-	-	-	31,600	88.6	
Non-Principals			136,000	20,201	20.3	17,481	17.5	12,981	14.9	15,028	15.1	-	-	-	-	4,080	11.4	
Grand Totals			456,000	99,734	100.	99,732	100.	87,208	100.	99,734	100.	-	-	-	-	35,680	100.0	

Legend: P-Principal, O-Owner, H-Highly Compensated Employees

Comparison of Profit Sharing Allocation Formulas

XYZ Company

For the year ending 2005

P	O	H	Name	Earning	401(k) Contribution			Profit Sharing Contribution											
					Deferral	Match	S/H	Traditional			Integrated			Age Weighted			New Comparability		
								\$	%	%	\$	%	%	\$	%	%	\$	%	%
*	*	*	Owner One, One	170,000	18,000	6,800	5,100	13,352	7.9	37.3	14,941	8.8	41.7	25,419	15.0	78.0	16,100	9.5	45.0
*	*	*	Owner Two, Two	150,000	14,000	6,000	4,500	11,781	7.9	32.9	12,910	8.6	36.0	3,727	2.5	11.4	14,206	9.5	39.7
			Employee, One	26,000	1,560	1,040	780	2,042	7.9	5.7	1,522	5.9	4.2	1,054	4.1	3.2	1,053	4.1	2.9
			EmployeeA, Two	30,000	1,800	1,200	900	2,356	7.9	6.6	1,756	5.9	4.9	584	1.9	1.8	1,215	4.1	3.4
			EmployeeB, Three	30,000	1,800	1,200	900	2,356	7.9	6.6	1,756	5.9	4.9	1,121	3.7	3.4	1,215	4.1	3.4
			EmployeeC, Four	50,000	3,000	2,000	1,500	3,927	7.9	11.0	2,927	5.9	8.2	702	1.4	2.2	2,025	4.1	5.7
TOTALS ->				456,000	40,160	18,240	13,680	35,814		100.0	35,812		100.0	32,607		100.0	35,814		100.0

	Report Summary												
	Earnings	Deferral	Match	Safe	Traditiona	%	Integrated	%	Age-	%	New	%	
Principals	320,000	32,000	12,800	9,600	25,133	70.2	27,851	77.8	29,146	89.4	30,306	84.6	
Non-Principals	136,000	8,160	5,440	4,080	10,681	29.8	7,961	22.2	3,461	10.6	5,508	15.4	
Grand Totals	456,000	40,160	18,240	13,680	35,814	100.0	35,812	100.0	32,607	100.0	35,814	100.0	

Legend: P-Principal, O-Owner, H-Highly Compensated

XYZ Company
401(k) / Profit Sharing Plan
Contribution Report

For the Plan Year 1/1/2005 through 12/31/2005

P	O	H	C	Name	Earnings	Att. Ag	Deferral		Match		3% S/H	Profit Sharing		Catch	Total Contribution			
							\$	%	\$	%	\$	\$	%	\$	Amount	%	Emplr	%
*	*	*		Owner One, One	170,000	58	14,000	8.24	6,800	4.00	5,100	13,352	7.85	4,000	43,252	25.44	43,252	43.37
*	*	*		Owner Two, Two	150,000	36	14,000	9.33	6,000	4.00	4,500	11,781	7.85	-	36,281	24.19	36,281	36.38
				Employee, One	26,000	42	1,560	6.00	1,040	4.00	780	2,042	7.85	-	5,422	20.85	3,862	3.87
				EmployeeA, Two	30,000	33	1,800	6.00	1,200	4.00	900	2,356	7.85	-	6,256	20.85	4,456	4.47
				EmployeeB, Three	30,000	41	1,800	6.00	1,200	4.00	900	2,356	7.85	-	6,256	20.85	4,456	4.47
				EmployeeC, Four	50,000	29	3,000	6.00	2,000	4.00	1,500	3,927	7.85	-	10,427	20.85	7,427	7.45
TOTALS					456,000		36,160		18,240		13,680	35,814			107,894		99,734	100.00

Report Summary				
	Earnings	Employer	% of Pay	% of Total
Principals	320,000	79,533	24.85	79.75
Non-Principals	136,000	20,201	14.85	20.25
Grand Totals	456,000	99,734	21.87	100.00

Legend: P-Principal, O-Owner, H-Highly Compensated

XYZ Company
401(k) / Integrated Profit Sharing Plan
Contribution Report
For the Plan Year 1/1/2005 through 12/31/2005

P	O	H	C	Name	Earnings	Att. Ag	Deferral		Match		3% S/H	Profit Sharing		Catch	Total Contribution			
							\$	%	\$	%	\$	\$	%	\$	Amount	%	Emplr	%
*	*	*		Owner One, One	170,000	58	14,000	8.24	6,800	4.00	5,100	14,941	8.79	4,000	44,841	26.38	44,841	44.96
*	*	*		Owner Two, Two	150,000	36	14,000	9.33	6,000	4.00	4,500	12,910	8.61	-	37,410	24.94	37,410	37.51
				Employee, One	26,000	42	1,560	6.00	1,040	4.00	780	1,522	5.85	-	4,902	18.85	3,342	3.35
				EmployeeA, Two	30,000	33	1,800	6.00	1,200	4.00	900	1,756	5.85	-	5,656	18.85	3,856	3.87
				EmployeeB, Three	30,000	41	1,800	6.00	1,200	4.00	900	1,756	5.85	-	5,656	18.85	3,856	3.87
				EmployeeC, Four	50,000	29	3,000	6.00	2,000	4.00	1,500	2,927	5.85	-	9,427	18.85	6,427	6.44
TOTALS					456,000		36,160		18,240		13,680	35,812			107,892		99,732	100.00

Report Summary				
	Earnings	Employer	% of Pay	% of Total
Principals	320,000	82,251	25.70	82.47
Non-Principals	136,000	17,481	12.85	17.53
Grand Totals	456,000	99,732	21.87	100.00

Legend: P-Principal, O-Owner, H-Highly Compensated

XYZ Company
401(k) / Age Weighted Profit Sharing Plan
Contribution Report
For the Plan Year 1/1/2005 through 12/31/2005

P	O	H	C	Name	Earnings	Att. Ag	Deferral		Match		3% S/H	Profit Sharing		Catch	Total Contribution			
							\$	%	\$	%	\$	\$	%	\$	Amount	%	Emplr	%
*	*	*		Owner One, One	170,000	58	6,889	4.05	4,592	2.70	5,100	25,419	14.95	4,000	46,000	27.06	46,000	52.75
*	*	*		Owner Two, Two	150,000	36	14,000	9.33	6,000	4.00	4,500	3,727	2.48	-	28,227	18.82	28,227	32.37
				Employee, One	26,000	42	1,560	6.00	1,040	4.00	780	1,054	4.05	-	4,434	17.05	2,874	3.30
				EmployeeA, Two	30,000	33	1,800	6.00	1,200	4.00	900	584	1.95	-	4,484	14.95	2,684	3.08
				EmployeeB, Three	30,000	41	1,800	6.00	1,200	4.00	900	1,121	3.74	-	5,021	16.74	3,221	3.69
				EmployeeC, Four	50,000	29	3,000	6.00	2,000	4.00	1,500	702	1.40	-	7,202	14.40	4,202	4.82
TOTALS					456,000		29,049		16,032		13,680	32,607			95,368		87,208	100.00

Report Summary				
	Earnings	Employer	% of Pay	% of Total
Principals	320,000	74,227	23.20	85.11
Non-Principals	136,000	12,981	9.54	14.89
Grand Totals	456,000	87,208	19.12	100.00

Legend: P-Principal, O-Owner, H-Highly Compensated

XYZ Company
401(k) / New Comparability Profit Sharing Plan
Contribution Report

For the Plan Year 1/1/2005 through 12/31/2005

P	O	H	C	Name	Earnings	Att. Ag	Deferral		Match		3% S/H	Profit Sharing		Catch	Total Contribution			
							\$	%	\$	%	\$	\$	%	\$	Amount	%	Emplr	%
*	*	*	A	Owner One, One	170,000	58	14,000	8.24	6,800	4.00	5,100	16,100	9.47	4,000	46,000	27.06	46,000	46.12
*	*	*	A	Owner Two, Two	150,000	36	14,000	9.33	6,000	4.00	4,500	14,206	9.47	-	38,706	25.80	38,706	38.81
			B	Employee, One	26,000	42	1,560	6.00	1,040	4.00	780	1,053	4.05	-	4,433	17.05	2,873	2.88
			B	EmployeeA, Two	30,000	33	1,800	6.00	1,200	4.00	900	1,215	4.05	-	5,115	17.05	3,315	3.32
			B	EmployeeB, Three	30,000	41	1,800	6.00	1,200	4.00	900	1,215	4.05	-	5,115	17.05	3,315	3.32
			B	EmployeeC, Four	50,000	29	3,000	6.00	2,000	4.00	1,500	2,025	4.05	-	8,525	17.05	5,525	5.54
TOTALS					456,000		36,160		18,240		13,680	35,814			107,894		99,734	100.00

Report Summary				
	Earnings	Employer	% of Pay	% of Total
Principals	320,000	84,706	26.47	84.93
Non-Principals	136,000	15,028	11.05	15.07
Grand Totals	456,000	99,734	21.87	100.00

Legend: P-Principal, O-Owner, H-Highly Compensated

XYZ Company

Simple Plan

Contribution Report

For the Plan Year 01/01/2005 through 12/31/2005

P	O	H	Name	Earnings	Att. Ag	Deferral		Match		Catch	Total Contribution			
						\$	%	\$	%	\$	Amount	%	Emplr	%
*	*	*	Owner One, One	170,000	58	10,000	5.88	5,100	3.00	2,000	17,100	10.06	17,100	10.06
*	*	*	Owner Two, Two	150,000	36	10,000	6.67	4,500	3.00	-	14,500	9.67	14,500	9.67
			Employee, One	26,000	42	1,560	6.00	780	3.00	-	2,340	9.00	780	3.00
			EmployeeA, Two	30,000	33	1,800	6.00	900	3.00	-	2,700	9.00	900	3.00
			EmployeeB, Three	30,000	41	1,800	6.00	900	3.00	-	2,700	9.00	900	3.00
			EmployeeC, Four	50,000	29	3,000	6.00	1,500	3.00	-	4,500	9.00	1,500	3.00
TOTALS ->				456,000		28,160		13,680			43,840		35,680	31.73

Report Summary				
	Earnings	Employer	% of Pay	% of Total
Principals	320,000	31,600	9.88	88.57
Non-Principals	136,000	4,080	3.00	11.43
Grand Totals	456,000	35,680	12.88	100.00

Legend: P-Principal, O-Owner, H-Highly Compensated

PLAN PROVISIONS

DATES		ELIGIBILITY				
Effective Date	01/01/2005	Minimum Age	21	Minimum	0	
Valuation	12/31/2005	Plan Entry				
Eligibility Date	01/01/2005	First day of Plan Year or the date 6 months thereafter, coincident with or next following satisfaction of the eligibility requirements.				
RETIREMENT						
First of the Month coincident with or following attainment of age 65						
VESTING SCHEDULE (2/20)						
YEAR	1	2	3	4	5	6
VESTING %	0	20	40	60	80	100

I. Traditional Profit Sharing

CONTRIBUTION FORMULA	
401(k) Deferral	12% (Owner), 6% (Non-owner)
Safe Harbor	3% Non-elective Contribution (100% Vested).
Discretionary Match	66.6667% of first 6% \$67,733.89 allocated pro-rata on eligible plan compensation.

II. Integrated Profit Sharing

CONTRIBUTION FORMULA	
401(k) Deferral	12% (Owner), 6% (Non-owner)
Safe Harbor	3% Non-elective Contribution (100% Vested).
Discretionary Match	66.6667% of first 6% Integrated allocation of \$67,733.89 based on a 4.3% spread and an integration level of \$54,000.

III. Age Weighted

CONTRIBUTION FORMULA	
401(k) Deferral	12% (Owner), 6% (Non-owner)
Safe Harbor	3% Non-elective Contribution (100% Vested).
Discretionary Match	66.6667% of first 6%
	\$64,525.95 allocated proportional to the participants' present value of a benefit payable at normal retirement age equal to 1% of pay. Using pre-retirement interest of 8.5%, post-retirement interest of 7.5%, and 71 IAM (m) rates mortality to calculate the present value.

IV. New Comparability

CONTRIBUTION FORMULA	
401(k) Deferral	12% (Owner), 6% (Non-owner)
Safe Harbor	3% Non-elective Contribution (100% Vested).
Discretionary Match	66.6667% of first 6%
Class	Formula Description
A = Owner	9.4706% per participant
B = Non-Owner	4.05% per participant
C = Non-Owner HCEs	5% per participant
Testing Assumptions	
Age	65
Pre-Retirement Interest Rate	8.5
Post Retirement Interest Rate	7.5
Mortality Table	71 IAM (m)
Impute Disparity	Yes
401(k)(4) Non-discrimination Test Result	Pass

V. Simple 401(k)

CONTRIBUTION FORMULA

Simple Deferral

12% (Owner), 6% (Non-owner)

Simple Match

100% on First 3% of Compensation.

