

AGE NEUTRAL CASE STUDY

DEMONSTRATING THE POWER OF SUPERFLEX DESIGN PROVIDED BY THE LAW OFFICES OF R. DAVID DANZIGER & ANICO

Participant Name **	Age	Eligible Compensation	Comp. as % of Payroll	Discretionary Profit Sharing Contribution		Employee 401(k) Contrib.	Total Contribution		* % Share of Total Contribution
				\$ Amount	% of Pay		\$ Amount	% of Pay	
OWNER 1	46	\$210,000.00	10.54%	\$28,000.00	13.33%	\$14,000.00	\$42,000.00	20.00%	41.77%
OWNER 2	45	\$210,000.00	10.54%	\$28,000.00	13.33%	\$14,000.00	\$42,000.00	20.00%	41.7%
Subtotal Owners		\$420,000.00	21.08%	\$56,000.00		\$28,000.00	\$84,000.00		83.53%
Non-Owner HCE	52	\$97,086.60	4.87%	\$0.00	0.00%	\$16,900.00	\$16,900.00	17.41%	0.00%
Non-Owner HCE	58	\$107,096.25	5.37%	\$0.00	0.00%	\$0.00	\$0.00	0.00%	0.00%
Non-Owner HCE	51	\$102,111.50	5.12%	\$0.00	0.00%	\$18,000.00	\$18,000.00	17.63%	0.00%
Non-Owner HCE	45	\$80,063.94	4.02%	\$0.00	0.00%	\$5,999.76	\$5,999.76	7.49%	0.00%
NHCE	43	\$81,466.00	4.09%	\$0.00	0.00%	\$3,998.80	\$3,998.80	4.91%	0.00%
NHCE	52	\$82,505.04	4.14%	\$0.00	0.00%	\$9,984.00	\$9,984.00	12.10%	0.00%
NHCE	48	\$65,055.13	3.26%	\$0.00	0.00%	\$6,999.98	\$6,999.98	10.76%	0.00%
NHCE	46	\$61,896.93	3.11%	\$0.00	0.00%	\$3,851.12	\$3,851.12	6.22%	0.00%
Preferred NHCE	25	\$38,873.45	1.95%	\$3,917.01	10.08%	\$1,700.00	\$5,617.01	14.45%	3.90%
Preferred NHCE	45	\$63,159.75	3.17%	\$6,364.17	10.08%	\$1,292.00	\$7,656.17	12.12%	6.33%
Preferred NHCE	50	\$71,908.77	3.61%	\$179.77	0.25%	\$0.00	\$179.77	0.25%	0.18%
NHCE	36	\$73,565.69	3.69%	\$0.00	0.00%	\$768.00	\$768.00	1.04%	0.00%
NHCE	60	\$71,242.43	3.58%	\$0.00	0.00%	\$6,000.00	\$6,000.00	8.42%	0.00%
NHCE	51	\$27,754.97	1.39%	\$0.00	0.00%	\$3,894.44	\$3,894.44	14.03%	0.00%
NHCE	43	\$89,704.75	4.50%	\$0.00	0.00%	\$10,250.00	\$10,250.00	11.43%	0.00%
NHCE	58	\$66,400.25	3.33%	\$0.00	0.00%	\$0.00	\$0.00	0.00%	0.00%
Preferred NHCE	44	\$78,719.65	3.95%	\$196.80	0.25%	\$0.00	\$196.80	0.25%	0.20%
NHCE	54	\$71,247.62	3.58%	\$0.00	0.00%	\$0.00	\$0.00	0.00%	0.00%
NHCE	47	\$76,339.44	3.83%	\$0.00	0.00%	\$13,999.96	\$13,999.96	18.34%	0.00%
Preferred NHCE	43	\$58,589.30	2.94%	\$5,903.63	10.08%	\$11,718.40	\$17,622.03	30.08%	5.87%
NHCE	40	\$49,957.72	2.51%	\$0.00	0.00%	\$8,439.16	\$8,439.16	16.89%	0.00%
NHCE	41	\$57,914.47	2.91%	\$0.00	0.00%	\$0.00	\$0.00	0.00%	0.00%
Subtotal All Others		\$1,572,659.65	78.92%	\$16,561.38		\$123,795.62	\$140,357.00		16.47%
TOTALS		\$1,992,659.65	100.00%	\$72,561.38		\$151,795.62	\$224,357.00		100.00%

* Only Deferrals of Owners Counted in this Column since Staff Deferrals are Deducted from Their Own Pay.

** The list of participants only includes those who have completed One Year of Service, and reached a Plan Entry Date.

FOR DISCUSSION PURPOSES ONLY

FOR ADDITIONAL INFORMATION, CONTACT: R. DAVID DANZIGER 215-322-4202 DanzigerPlans@msn.com

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