



MAXIMUM CASH BALANCE PAY CREDITS

For an owner with annual plan compensation of \$270,000 or higher, the maximum cash balance benefit in the first year of the plan (based on the owner's age) is the following:

Age	Maximum Cash Balance	Age	Maximum Cash Balance
29	\$ 52,207	50	\$ 147,838
30	\$ 54,850	51	\$ 155,382
31	\$ 57,628	52	\$ 163,313
32	\$ 60,548	53	\$ 171,652
33	\$ 63,616	54	\$ 180,419
34	\$ 66,842	55	\$ 189,636
35	\$ 70,232	56	\$ 199,328
36	\$ 73,795	57	\$ 209,518
37	\$ 77,540	58	\$ 220,231
38	\$ 81,478	59	\$ 231,494
39	\$ 85,616	60	\$ 243,337
40	\$ 89,967	61	\$ 255,786
41	\$ 94,540	62	\$ 268,879
42	\$ 99,348	63	\$ 263,136
43	\$ 104,402	64	\$ 257,309
44	\$ 109,715	65	\$ 251,352
45	\$ 115,301	66	\$ 264,226
46	\$ 121,174	67	\$ 276,164
47	\$ 127,348	68	\$ 276,164
48	\$ 133,839	69	\$ 276,164
49	\$ 140,664	70	\$ 276,164

In some situations, the plan sponsor can receive the same maximum cash balance benefit shown in this exhibit with annual plan compensation as low as \$215,000.