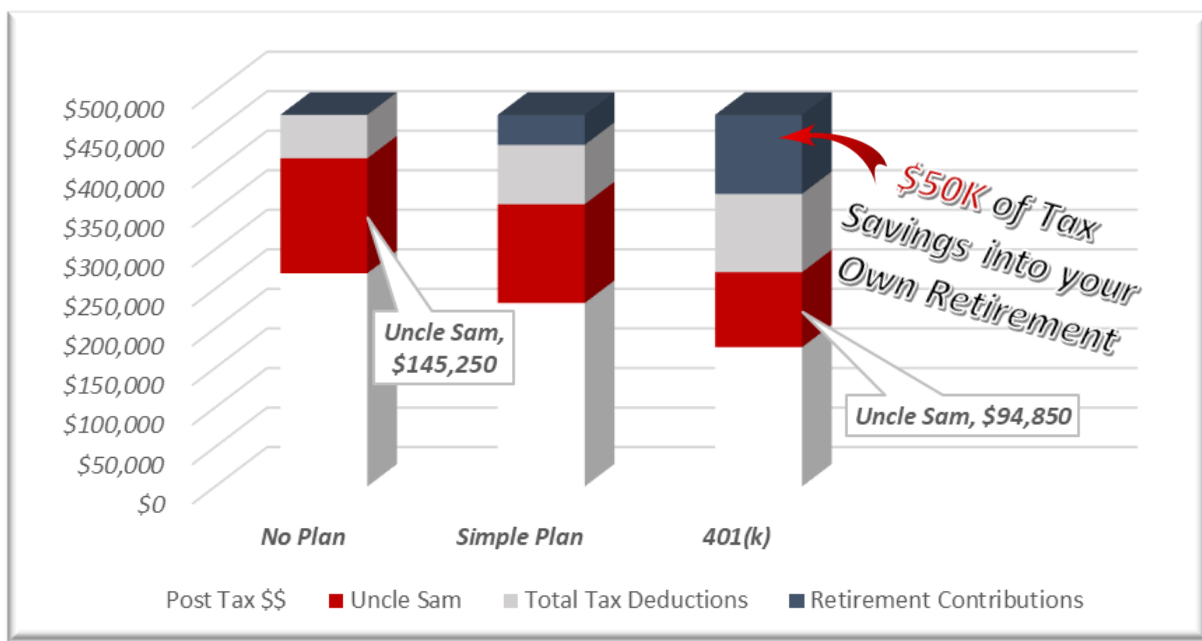


Specified Service - Example 1

Married, Owner of a Consulting Business

	<u>No Plan</u>	<u>Simple Plan</u>	<u>401(k) Plan</u>
Taxpayer Gross W-2 before Deferrals	\$120,000	\$120,000	\$120,000
Spouse Gross W-2 before Deferrals	\$80,000	\$80,000	\$80,000
Gross Consulting Income	\$270,000	\$270,000	\$270,000
401(k) Deferrals	\$0	-\$32,000	-\$50,000
Profit Sharing Contribution		-\$6,000	-\$50,000
Defined Benefit Plan			
Total:	\$470,000	\$432,000	\$370,000
RE Taxes	-\$10,000	-\$10,000	-\$10,000
Mortgage Interest	-\$15,000	-\$15,000	-\$15,000
Charitable Contributions	-\$30,000	-\$30,000	-\$30,000
Taxable Income before 199A	\$415,000	\$377,000	\$315,000
Gross Consulting Income	\$270,000	\$270,000	\$270,000
Less Qualified Plan Contributions	\$0	-\$6,000	-\$50,000
QBI	\$270,000	\$264,000	\$220,000
Limited QBI Percentage	\$0	\$0	\$0
199A Deduction (20%)	\$0	-\$20,064	-\$44,000
Taxable Income:	\$415,000	\$356,936	\$271,000

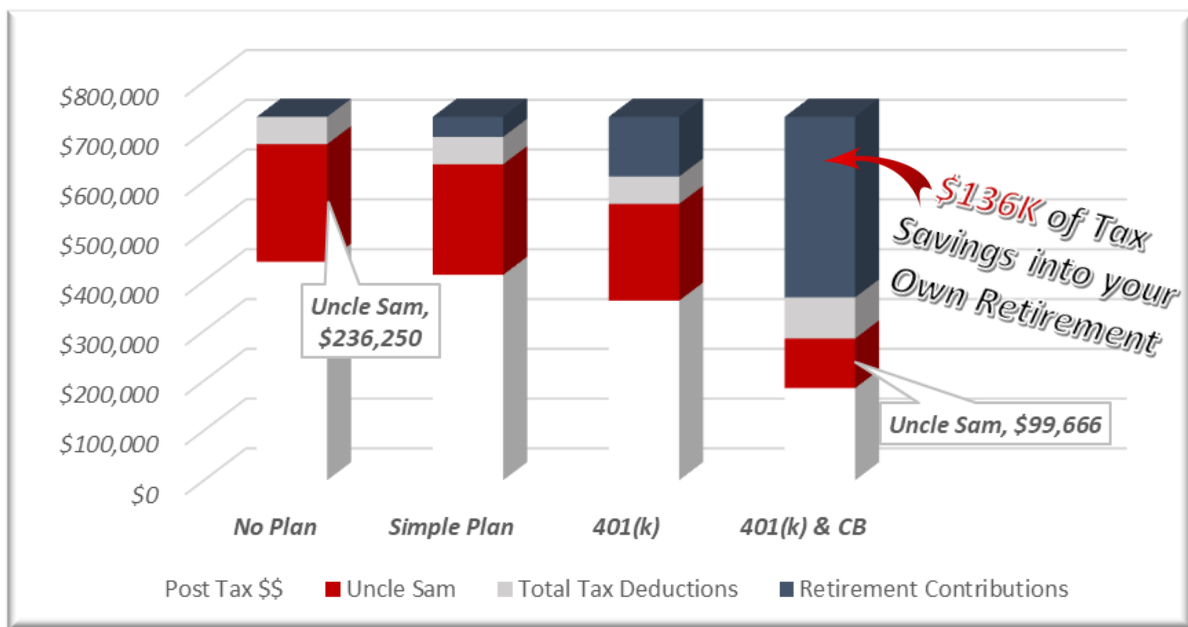


(For Illustration Purposes only - 35% Tax Rate based upon Estimated Taxable Income & Deductions)

Specified Service - Example 2

Married, Owner of a Consulting Business

	<u>No Plan</u>	<u>Simple Plan</u>	<u>401(k) Plan</u>	<u>401(k) & CB</u>
Taxpayer Gross W-2 before Deferrals	\$200,000	\$200,000	\$200,000	\$200,000
Spouse Gross W-2 before Deferrals	\$80,000	\$80,000	\$80,000	\$80,000
Gross Consulting Income	\$450,000	\$450,000	\$450,000	\$450,000
401(k) Deferrals	\$0	-\$32,000	-\$50,000	-\$50,000
Profit Sharing Contribution		-\$8,400	-\$70,000	-\$16,800
Defined Benefit Plan				-\$296,000
Total:	\$730,000	\$689,600	\$610,000	\$367,200
RE Taxes	-\$10,000	-\$10,000	-\$10,000	-\$10,000
Mortgage Interest	-\$15,000	-\$15,000	-\$15,000	-\$15,000
Charitable Contributions	-\$30,000	-\$30,000	-\$30,000	-\$30,000
Taxable Income before 199A	\$675,000	\$634,600	\$555,000	\$312,200
Gross Consulting Income	\$450,000	\$450,000	\$450,000	\$450,000
Less Qualified Plan Contributions	\$0	-\$8,400	-\$70,000	-\$312,800
QBI	\$450,000	\$441,600	\$380,000	\$137,200
Limited QBI Percentage	\$0	\$0	\$0	\$0
199A Deduction (20%)	\$0	\$0	\$0	-\$27,440
Taxable Income:	\$675,000	\$634,600	\$555,000	\$284,760



(For Illustration Purposes only - 35% Tax Rate based upon Estimated Taxable Income & Deductions)