

CB Plan - Hypothetical 2024 Retirement Plan Illustrations
 Tiered Cash Balance and 401(k) Profit Sharing Plan Combination
 2024 Funding Summary - Maximum Owner Allocation

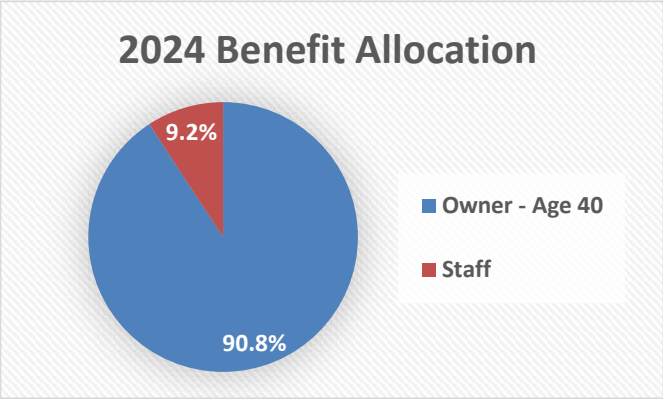
Participant	2024 Estimated Compensation	Cash Balance Plan		401(k) Profit Sharing Plan					Total	
		2024 Pay Credit		Employee 401(k) Deferral	Required Safe Harbor	Required Profit Sharing		Subtotal	Combined Total	
Owner - Age 40	345,000.00	118,773.00	34.43%	23,000.00	10,350.00	3.00%	500.00	0.14%	33,850.00	152,623.00
Owner Subtotal	345,000.00	118,773.00		23,000.00	10,350.00		500.00		33,850.00	152,623.00
Employee 1 - Age 36	80,000.00	1,600.00	2.00%	-	2,400.00	3.00%	1,600.00	2.00%	4,000.00	5,600.00
Employee 2 - Age 33	40,000.00	800.00	2.00%	-	1,200.00	3.00%	800.00	2.00%	2,000.00	2,800.00
Employee 3 - Age 30	35,000.00	700.00	2.00%	-	1,050.00	3.00%	700.00	2.00%	1,750.00	2,450.00
Employee 4 - Age 27	30,000.00	600.00	2.00%	-	900.00	3.00%	1,290.00	4.30%	2,190.00	2,790.00
Employee 5 - Age 24	25,000.00	500.00	2.00%	-	750.00	3.00%	612.50	2.45%	1,362.50	1,862.50
Staff Subtotal	210,000.00	4,200.00		-	6,300.00		5,002.50		11,302.50	15,502.50
Aggregate Total	555,000.00	122,973.00		23,000.00	16,650.00		5,502.50		45,152.50	168,125.50
Owner %age - er \$	62.2%	96.6%		100.0%	62.2%		9.1%		75.0%	90.8%

Total Employer Benefit Allocation: 145,125.50
 Total Owner Personal Deduction: 23,000.00

2024 ESTIMATED CB Plan Allowable Funding Range:	
Minimum Required =	115,000.00
Recommended Amount =	122,973.00
Maximum Allowable =	130,000.00

Plan Design Assumptions:

- Plans effective/restated 1/1/2024 with all employees age 21+, 1 year of service, 1000+ hours worked eligible seminannually
- Tiered Cash Balance Allocations of: Max% to Owners, 2.0% to NHCE Staff; Normal Retirement Age = 62+5; Assumed non-PBGC covered
- 401(k) Deferral information as provided; Safe Harbor Non-Elective for All; Profit Sharing as needed to pass testing
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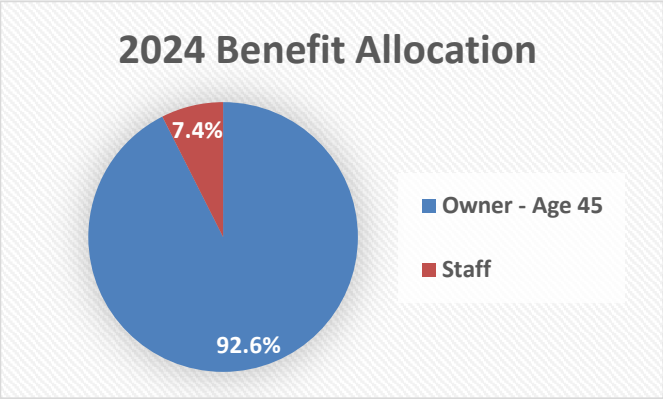
Tiered Cash Balance and 401(k) Profit Sharing Plan Combination

2024 Funding Summary - Maximum Owner Allocation

Participant	2024 Estimated Compensation	Cash Balance Plan		401(k) Profit Sharing Plan					Total	
		2024 Pay Credit		Employee 401(k) Deferral	Required Safe Harbor	Required Profit Sharing		Subtotal	Combined Total	
Owner - Age 45	345,000.00	152,201.00	44.12%	23,000.00	10,350.00	3.00%	500.00	0.14%	33,850.00	186,051.00
Owner Subtotal	345,000.00	152,201.00		23,000.00	10,350.00		500.00		33,850.00	186,051.00
Employee 1 - Age 36	80,000.00	1,600.00	2.00%	-	2,400.00	3.00%	1,600.00	2.00%	4,000.00	5,600.00
Employee 2 - Age 33	40,000.00	800.00	2.00%	-	1,200.00	3.00%	800.00	2.00%	2,000.00	2,800.00
Employee 3 - Age 30	35,000.00	700.00	2.00%	-	1,050.00	3.00%	700.00	2.00%	1,750.00	2,450.00
Employee 4 - Age 27	30,000.00	600.00	2.00%	-	900.00	3.00%	855.00	2.85%	1,755.00	2,355.00
Employee 5 - Age 24	25,000.00	500.00	2.00%	-	750.00	3.00%	500.00	2.00%	1,250.00	1,750.00
Staff Subtotal	210,000.00	4,200.00		-	6,300.00		4,455.00		10,755.00	14,955.00
Aggregate Total	555,000.00	156,401.00		23,000.00	16,650.00		4,955.00		44,605.00	201,006.00
Owner %age - er \$	62.2%	97.3%		100.0%	62.2%		10.1%		75.9%	92.6%

Total Employer Benefit Allocation: 178,006.00
Total Owner Personal Deduction: 23,000.00

2024 ESTIMATED CB Plan Allowable Funding Range:	
Minimum Required =	155,000.00
Recommended Amount =	156,401.00
Maximum Allowable =	165,000.00



Plan Design Assumptions:

- Plans effective/restated 1/1/2024 with all employees age 21+, 1 year of service, 1000+ hours worked eligible seminannually
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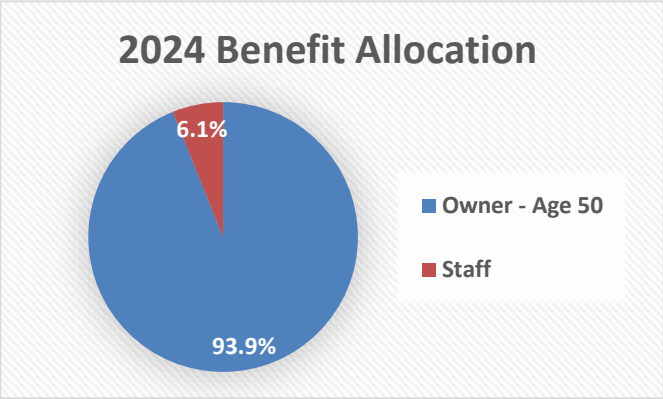
Participant	2024 Estimated Compensation	Cash Balance Plan		401(k) Profit Sharing Plan					Total	
		2024 Pay Credit		Employee 401(k) Deferral	Required Safe Harbor		Required Profit Sharing	Subtotal	Combined Total	
Owner - Age 50	345,000.00	195,126.00	56.56%	30,500.00	10,350.00	3.00%	8,850.00	2.57%	49,700.00	244,826.00
Owner Subtotal	345,000.00	195,126.00		30,500.00	10,350.00		8,850.00		49,700.00	244,826.00
Employee 1 - Age 36	80,000.00	1,600.00	2.00%	-	2,400.00	3.00%	2,048.00	2.56%	4,448.00	6,048.00
Employee 2 - Age 33	40,000.00	800.00	2.00%	-	1,200.00	3.00%	1,024.00	2.56%	2,224.00	3,024.00
Employee 3 - Age 30	35,000.00	700.00	2.00%	-	1,050.00	3.00%	896.00	2.56%	1,946.00	2,646.00
Employee 4 - Age 27	30,000.00	600.00	2.00%	-	900.00	3.00%	768.00	2.56%	1,668.00	2,268.00
Employee 5 - Age 24	25,000.00	500.00	2.00%	-	750.00	3.00%	640.00	2.56%	1,390.00	1,890.00
Staff Subtotal	210,000.00	4,200.00		-	6,300.00		5,376.00		11,676.00	15,876.00
Aggregate Total	555,000.00	199,326.00		30,500.00	16,650.00		14,226.00		61,376.00	260,702.00
Owner %age - er \$	62.2%	97.9%		100.0%	62.2%		62.2%		81.0%	93.9%

Total Employer Benefit Allocation: 230,202.00
 Total Owner Personal Deduction: 30,500.00

2024 ESTIMATED CB Plan Allowable Funding Range:	
Minimum Required =	195,000.00
Recommended Amount =	199,326.00
Maximum Allowable =	205,000.00

Plan Design Assumptions:

- Plans effective/restated 1/1/2024 with all employees age 21+, 1 year of service, 1000+ hours worked eligible seminannually
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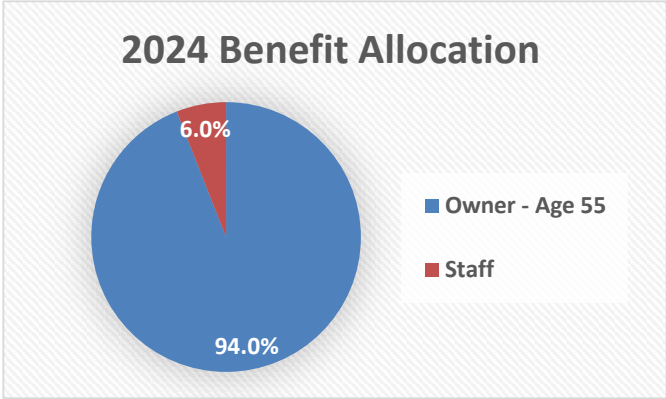
Participant	2024 Estimated Compensation	Cash Balance Plan		401(k) Profit Sharing Plan				Total	
		2024 Pay Credit		Employee 401(k) Deferral	Required Safe Harbor	Required Profit Sharing	Subtotal	Combined Total	
Owner - Age 55	345,000.00	250,265.00	72.54%	30,500.00	10,350.00	3.00% 8,124.00	2.35% 48,974.00	299,239.00	
Owner Subtotal	345,000.00	250,265.00		30,500.00	10,350.00	8,124.00	48,974.00	299,239.00	
Employee 1 - Age 36	80,000.00	1,600.00	2.00%	-	2,400.00	3.00% 3,248.00	4.06% 5,648.00	7,248.00	
Employee 2 - Age 33	40,000.00	800.00	2.00%	-	1,200.00	3.00% 1,624.00	4.06% 2,824.00	3,624.00	
Employee 3 - Age 30	35,000.00	700.00	2.00%	-	1,050.00	3.00% 1,421.00	4.06% 2,471.00	3,171.00	
Employee 4 - Age 27	30,000.00	600.00	2.00%	-	900.00	3.00% 1,218.00	4.06% 2,118.00	2,718.00	
Employee 5 - Age 24	25,000.00	500.00	2.00%	-	750.00	3.00% 1,015.00	4.06% 1,765.00	2,265.00	
Staff Subtotal	210,000.00	4,200.00		-	6,300.00	8,526.00	14,826.00	19,026.00	
Aggregate Total	555,000.00	254,465.00		30,500.00	16,650.00	16,650.00	63,800.00	318,265.00	
Owner %age - er \$	62.2%	98.3%		100.0%	62.2%	48.8%	76.8%	94.0%	

Total Employer Benefit Allocation: 287,765.00
 Total Owner Personal Deduction: 30,500.00

2024 ESTIMATED CB Plan Allowable Funding Range:	
Minimum Required =	250,000.00
Recommended Amount =	254,465.00
Maximum Allowable =	260,000.00

Plan Design Assumptions:

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		2024 Pay Credit		Employee 401(k) Deferral	Required Safe Harbor	Required Profit Sharing	Subtotal	Combined Total	
Owner - Age 60	345,000.00	321,107.00	93.07%	30,500.00	10,350.00	3.00% 8,124.00	2.35% 48,974.00	370,081.00	
Owner Subtotal	345,000.00	321,107.00		30,500.00	10,350.00	8,124.00	48,974.00	370,081.00	
Employee 1 - Age 36	80,000.00	1,600.00	2.00%	-	2,400.00	3.00% 3,248.00	4.06% 5,648.00	7,248.00	
Employee 2 - Age 33	40,000.00	800.00	2.00%	-	1,200.00	3.00% 1,624.00	4.06% 2,824.00	3,624.00	
Employee 3 - Age 30	35,000.00	700.00	2.00%	-	1,050.00	3.00% 1,421.00	4.06% 2,471.00	3,171.00	
Employee 4 - Age 27	30,000.00	600.00	2.00%	-	900.00	3.00% 1,218.00	4.06% 2,118.00	2,718.00	
Employee 5 - Age 24	25,000.00	500.00	2.00%	-	750.00	3.00% 1,015.00	4.06% 1,765.00	2,265.00	
Staff Subtotal	210,000.00	4,200.00		-	6,300.00	8,526.00	14,826.00	19,026.00	
Aggregate Total	555,000.00	325,307.00		30,500.00	16,650.00	16,650.00	63,800.00	389,107.00	
Owner %age - er \$	62.2%	98.7%		100.0%	62.2%	48.8%	76.8%	95.1%	

Total Employer Benefit Allocation:

358,607.00

Total Owner Personal Deduction:

30,500.00

2024 ESTIMATED CB Plan Allowable Funding Range:

Minimum Required =	275,000.00
Recommended Amount =	325,307.00
Maximum Allowable =	330,000.00

Plan Design Assumptions:

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