



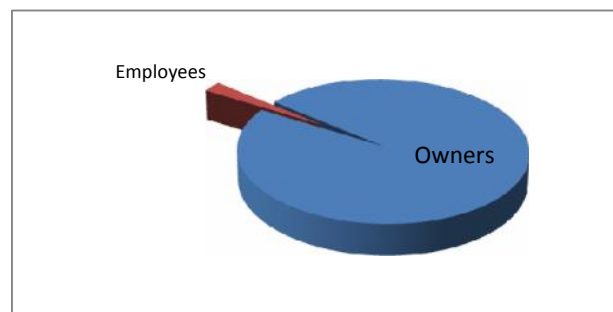
Lafayette Life Insurance Company

A member of Western & Southern Financial Group

Retirement Plans Illustrations Presented For: Paving Company

Name	Total Contribution (DB/DC Combo)	401(k) Profit Sharing DC Plan			Cash Balance Defined Benefit Plan
		Profit Sharing Contribution	401k Salary Deferrals	Safe Harbor Contribution	Cash Balance DB Contribution
Owners and Family					
Owner Salary \$214,355	\$ 143,574.00	\$ 8,574.00	\$ 24,000.00		\$ 111,000.00
Employees					
Employee 1 \$33,926	\$ 3,393.00	\$ 1,018.00	\$ -	\$ 1,018.00	\$ 1,357.00
Employee 2 \$40,454	\$ 3,439.00	\$ 607.00	\$ -	\$ 1,214.00	\$ 1,618.00
OWNER SUBTOTAL	\$ 143,574.00				
EMPLOYEE SUBTOTAL	\$ 3,439.00				
TOTAL CONTRIBUTION	\$ 150,406.00	\$ 10,199.00	\$ 24,000.00	\$ 2,232.00	\$ 113,975.00
% to Owner	95%				

Tax Deductible Contribution	\$ 150,406.00
Less Estimated Tax Savings (40% Tax)	\$ (60,162.40)
Net Savings After Tax Savings	\$ 90,243.60
Owner Contribution	\$ 143,574.00
Net Cost of Plan After Tax Savings and Owner Contribution	\$ (53,330.40)



*For illustrative purposes only. Any changes in compensation, employment status or demographics may change these calculations.