

## 2017 Maximum Lump Sums & Tax Deduction Through Combo Plans (401(k) Profit-Sharing Plan & Defined Benefit Plan)

Age	401(k) Deferrals	Profit Sharing <sup>(1)</sup>	Maximum Funding Cash Balance Plan <sup>(2)(4)</sup>	Maximum Funding Combined Retirement Plans <sup>(3)</sup>	Federal Income Tax Savings <sup>(5)</sup>
36	18,000	16,200	73,000	107,200	42,451
37	18,000	16,200	77,000	111,200	44,035
38	18,000	16,200	81,000	115,200	45,619
39	18,000	16,200	85,000	119,200	47,203
40	18,000	16,200	89,000	123,200	48,787
41	18,000	16,200	94,000	128,200	50,767
42	18,000	16,200	99,000	133,200	52,747
43	18,000	16,200	104,000	138,200	54,727
44	18,000	16,200	109,000	143,200	56,707
45	18,000	16,200	115,000	149,200	59,083
46	18,000	16,200	121,000	155,200	61,459
47	18,000	16,200	127,000	161,200	63,835
48	18,000	16,200	133,000	167,200	66,211
49	18,000	16,200	140,000	174,200	68,983
50	24,000	16,200	147,000	187,200	74,131
51	24,000	16,200	155,000	195,200	77,299
52	24,000	16,200	163,000	203,200	80,467
53	24,000	16,200	171,000	211,200	83,635
54	24,000	16,200	180,000	220,200	87,199
55	24,000	16,200	189,000	229,200	90,763
56	24,000	16,200	199,000	239,200	94,723
57	24,000	16,200	209,000	249,200	98,683
58	24,000	16,200	220,000	260,200	103,039
59	24,000	16,200	231,000	271,200	107,395
60	24,000	16,200	243,000	283,200	112,147
61	24,000	16,200	255,000	295,200	116,899
62	24,000	16,200	268,000	308,200	122,047
63	24,000	16,200	263,000	303,200	120,067
64	24,000	16,200	257,000	297,200	117,691
65	24,000	16,200	251,000	291,200	115,315
66	24,000	16,200	264,000	304,200	120,463
67	24,000	16,200	277,000	317,200	125,611
68	24,000	16,200	291,000	331,200	131,155
69	24,000	16,200	284,000	324,200	128,383
70	24,000	16,200	275,000	315,200	124,819

Assumptions: Sole participant/employee, first year funding, W-2 compensation at \$265,000

<sup>(1)</sup> Limited to 6% of pay, assuming a non PBGC covered plan

<sup>(2)</sup> First year contribution

<sup>(3)</sup> Profit Sharing limited by deduction limits.

<sup>(4)</sup> Assumes retirement age of 62 and tax deduction calculated based upon "at risk" rules

<sup>(5)</sup> Assumes a 39.6% Federal Income Tax rate



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