SUMMIT
Benefit & Actuarial Services, Inc.

THIS CHART SHOWS THE LEVEL AMOUNT THAT FUNDS FOR THE ESTIMATED 415 MAX AT CERTAIN AGES. IT DOES NOT SHOW THE MINIMUM REQUIRED CONTRIBUTION OR THE MAXIMUM DEDUCTIBLE AMOUNT UNDER THE 50% CUSHION - A PROPOSAL IS NECESSARY TO DEVELOP THOSE NUMBERS!!!

The average salary shown assumes that the participant will have at least 10 years of service at retirement.

Actuarial Equivalence is assumed to be as follows: Pre-Retirement Interest: 5.5%; Pre-Retirement Mortality: None; Post Retirement Interest: 5.5%; Post Retirement Mortality: 2018 Applicable Mortality Table

If the participant will have less than 10 years of participation at retirement then it may be possible to reduce the number shown here.

RA	**55**	**56**	**57**	**58**	**59**	**60**	**61**	**62**	**63**	**64**	**65**	**66**	**67**	**68**	**69**	**70**	**71**	**72**	**73**	**74**	**75**	**76**	**77**	**78**	**79**
AVG SAL NEEDED FOR MAX	134680	144140	154363	165433	177435	190462	204616	220000	220000	220000	220000	236560	254636	274423	275000	275000	275000	275000	275000	275000	275000	275000	275000	275000	275000
AA @ 12/31/18	- - - - - - - -ESTIMATED COST -																								
35	51,500	50,300	49,100	48,100	47,200	46,300	45,500	44,800	41,000	37,600	34,400	33,800	33,300	32,900	30,100	27,500	25,100	22,900	20,800	19,000	17,200	15,600	14,200	12,800	11,600
36	55,800	54,400	53,000	51,800	50,700	49,800	48,800	48,000	43,900	40,200	36,800	36,100	35,600	35,100	32,100	29,300	26,700	24,400	22,200	20,200	18,300	16,600	15,000	13,600	12,300
37	60,700	58,900	57,400	56,000	54,700	53,500	52,500	51,500	47,100	43,000	39,300	38,600	38,000	37,400	34,200	31,200	28,500	25,900	23,600	21,400	19,500	17,600	16,000	14,400	13,000
38	66,100	64,000	62,200	60,500	59,000	57,700	56,500	55,400	50,500	46,100	42,100	41,300	40,600	39,900	36,500	33,300	30,300	27,600	25,100	22,800	20,700	18,700	16,900	15,300	13,800
39	72,100	69,700	67,500	65,600	63,800	62,300	60,900	59,600	54,300	49,500	45,100	44,300	43,400	42,700	39,000	35,500	32,300	29,400	26,700	24,300	22,000	19,900	18,000	16,300	14,700
40	79,000	76,100	73,500	71,200	69,200	67,400	65,700	64,200	58,400	53,200	48,400	47,400	46,500	45,700	41,700	37,900	34,500	31,400	28,500	25,800	23,400	21,200	19,200	17,300	15,600
41	86,900	83,400	80,300	77,600	75,100	73,000	71,100	69,300	63,000	57,200	52,000	50,900	49,900	48,900	44,600	40,500	36,900	33,500	30,400	27,500	24,900	22,600	20,400	18,400	16,600
42	96,000	91,700	88,000	84,700	81,800	79,300	77,000	75,000	68,000	61,700	56,000	54,700	53,500	52,400	47,700	43,400	39,400	35,700	32,400	29,400	26,600	24,000	21,700	19,600	17,600
43	106,500	101,200	96,700	92,800	89,400	86,300	83,600	81,200	73,500	66,600	60,400	58,900	57,500	56,300	51,200	46,400	42,100	38,200	34,600	31,300	28,300	25,600	23,100	20,800	18,700
44	118,800	112,300	106,800	102,000	97,900	94,300	91,100	88,200	79,600	72,000	65,100	63,400	61,900	60,500	54,900	49,800	45,100	40,900	37,000	33,500	30,200	27,300	24,600	22,200	19,900
45	133,500	125,400	118,500	112,700	107,600	103,300	99,500	96,100	86,500	78,000	70,500	68,500	66,700	65,100	59,000	53,400	48,400	43,800	39,600	35,800	32,300	29,100	26,200	23,600	21,200
46	151,200	140,900	132,300	125,000	118,900	113,600	109,000	104,900	94,200	84,700	76,400	74,100	72,000	70,100	63,500	57,400	51,900	46,900	42,400	38,300	34,500	31,100	28,000	25,200	22,600
47	155,700	159,600	148,600	139,500	131,900	125,400	119,800	115,000	102,900	92,300	82,900	80,300	77,900	75,700	68,400	61,800	55,800	50,300	45,400	41,000	36,900	33,200	29,900	26,900	24,100
48	160,200	164,300	168,300	156,800	147,200	139,200	132,300	126,400	112,700	100,800	90,300	87,200	84,400	81,800	73,900	66,600	60,000	54,100	48,800	43,900	39,500	35,600	32,000	28,700	25,700
49	164,900	169,100	173,300	177,600	165,400	155,300	146,800	139,600	123,900	110,400	98,600	94,900	91,600	88,700	79,900	71,900	64,700	58,200	52,400	47,100	42,400	38,100	34,200	30,700	27,500
50	169,600	174,000	178,400	182,800	187,400	174,500	163,900	154,900	136,900	121,400	108,000	103,700	99,800	96,300	86,600	77,700	69,800	62,700	56,400	50,600	45,500	40,800	36,600	32,800	29,400
51	174,400	178,900	183,500	188,200	192,900	197,700	184,100	172,900	151,900	134,100	118,800	113,600	109,000	104,900	94,000	84,200	75,500	67,700	60,700	54,500	48,900	43,800	39,200	35,100	31,400
52		184,000	188,800	193,600	198,500	203,500	208,500	194,200	169,500	148,800	131,200	124,900	119,400	114,600	102,400	91,500	81,800	73,200	65,600	58,700	52,600	47,100	42,100	37,700	33,600
53			194,200	199,200	204,300	209,400	214,700	220,000	190,400	166,000	145,600	137,900	131,300	125,500	111,800	99,600	88,900	79,400	70,900	63,400	56,700	50,700	45,300	40,400	36,100
54				204,800	210,100	215,500	220,900	226,500	215,700	186,500	162,500	153,000	145,000	138,000	122,500	108,800	96,800	86,200	76,900	68,600	61,200	54,600	48,700	43,400	38,700
55					216,100	221,700	227,300	233,100	222,000	211,300	182,500	170,800	160,900	152,400	134,700	119,200	105,700	93,900	83,500	74,300	66,200	58,900	52,500	46,700	41,600
56						228,000	233,900	239,900	228,500	217,500	206,800	191,900	179,500	169,100	148,800	131,100	115,800	102,500	90,900	80,700	71,700	63,700	56,700	50,400	44,800
57							240,500	246,700	235,200	223,900	212,900	217,400	201,700	188,700	165,100	144,700	127,300	112,300	99,300	87,900	77,900	69,100	61,300	54,400	48,200
58								253,800	241,900	230,300	219,100	223,800	228,500	212,100	184,200	160,600	140,600	123,500	108,800	96,000	84,800	75,000	66,400	58,800	52,100
59									248,800	237,000	225,400	230,300	235,200	240,200	207,000	179,200	156,000	136,400	119,600	105,100	92,600	81,700	72,100	63,700	56,300
60										243,700	231,900	237,000	242,100	247,300	234,500	201,400	174,100	151,300	132,100	115,600	101,500	89,200	78,500	69,200	61,000
61											238,500	243,800	249,100	254,500	259,900	228,100	195,600	168,900	146,500	127,700	111,600	97,700	85,800	75,400	66,300
62												250,700	256,300	261,900	267,500	260,900	221,600	189,800	163,500	141,700	123,200	107,500	94,000	82,300	72,200
63													263,600	269,400	275,300	281,200	253,500	214,900	183,800	158,100	136,700	118,700	103,300	90,200	78,800
64														277,100	283,200	289,400	293,500	245,800	208,100	177,600	152,600	131,700	114,100	99,100	86,300
65															291,300	297,700	304,200	284,700	238,100	201,200	171,400	147,000	126,600	109,500	94,900
66																306,200	313,000	319,800	275,700	230,200	194,200	165,100	141,300	121,500	104,800
67																	321,900	329,000	324,200	266,500	222,100	187,000	158,800	135,600	116,300
68																		338,400	345,900	313,400	257,200	213,900	179,800	152,300	129,800
69																			355,700	363,600	302,400	247,700	205,700	172,600	145,900
70																				373,900	363,000	291,300	238,200	197,400	165,200
71																					393,100	349,600	280,100	228,500	189,000
72																						413,300	336,100	268,700	218,900
73																							414,800	322,500	257,400
74																								398,100	308,900
75																									381,200