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: 2020 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	$140,688	$150,590	$161,291	$172,881	$185,446	$199,084	$213,899	$230,000	$230,000	$230,000	$230,000	$247,328	$266,246	$285,000	$285,000	$285,000	$285,000	$285,000	$285,000	$285,000	$285,000	$285,000	$285,000	$285,000	$285,000
AA @ 12/31/20	- - - - - - - -ESTIMATED COST -																								
35	53,600	52,300	51,100	50,100	49,100	48,200	47,400	46,600	42,700	39,100	35,800	35,200	34,700	34,000	31,100	28,400	25,900	23,600	21,500	19,500	17,700	16,100	14,600	13,200	11,900
36	58,100	56,600	55,200	54,000	52,800	51,800	50,800	50,000	45,700	41,800	38,200	37,600	37,000	36,200	33,100	30,200	27,600	25,100	22,800	20,800	18,900	17,100	15,500	14,000	12,600
37	63,100	61,300	59,700	58,200	56,900	55,700	54,600	53,600	49,000	44,800	40,900	40,200	39,500	38,700	35,300	32,200	29,300	26,700	24,300	22,100	20,000	18,200	16,400	14,800	13,400
38	68,800	66,600	64,700	63,000	61,400	60,100	58,800	57,600	52,600	48,000	43,800	43,000	42,300	41,300	37,700	34,300	31,300	28,500	25,900	23,500	21,300	19,300	17,500	15,800	14,200
39	75,100	72,500	70,300	68,300	66,500	64,800	63,400	62,000	56,500	51,500	47,000	46,100	45,200	44,100	40,200	36,600	33,300	30,300	27,500	25,000	22,700	20,500	18,500	16,700	15,100
40	82,300	79,200	76,500	74,100	72,000	70,100	68,400	66,800	60,800	55,300	50,400	49,400	48,400	47,200	43,000	39,100	35,600	32,300	29,400	26,600	24,100	21,800	19,700	17,800	16,000
41	90,500	86,800	83,600	80,700	78,200	76,000	74,000	72,200	65,500	59,600	54,200	53,000	51,900	50,500	46,000	41,800	38,000	34,500	31,300	28,400	25,700	23,200	21,000	18,900	17,000
42	99,900	95,400	91,600	88,200	85,200	82,500	80,200	78,000	70,700	64,200	58,300	56,900	55,700	54,200	49,200	44,700	40,600	36,800	33,400	30,300	27,400	24,700	22,300	20,100	18,100
43	110,800	105,400	100,700	96,600	93,000	89,900	87,100	84,600	76,500	69,300	62,800	61,300	59,900	58,200	52,800	47,900	43,400	39,400	35,700	32,300	29,200	26,400	23,800	21,400	19,300
44	123,700	116,900	111,200	106,200	101,900	98,100	94,800	91,800	82,900	74,900	67,800	66,000	64,400	62,500	56,600	51,300	46,500	42,100	38,100	34,500	31,200	28,100	25,300	22,800	20,500
45	139,000	130,500	123,400	117,300	112,100	107,500	103,500	100,000	90,000	81,200	73,300	71,300	69,400	67,200	60,900	55,100	49,900	45,100	40,800	36,900	33,300	30,000	27,000	24,300	21,800
46	157,400	146,600	137,700	130,200	123,700	118,200	113,400	109,200	98,000	88,200	79,500	77,100	74,900	72,500	65,500	59,200	53,500	48,400	43,700	39,400	35,600	32,000	28,800	25,900	23,300
47	162,100	166,100	154,700	145,300	137,300	130,500	124,700	119,700	107,100	96,000	86,300	83,500	81,000	78,200	70,600	63,700	57,500	51,900	46,800	42,200	38,000	34,200	30,800	27,700	24,800
48	166,800	171,000	175,200	163,200	153,200	144,900	137,700	131,600	117,300	104,900	94,000	90,700	87,800	84,600	76,200	68,700	61,900	55,800	50,200	45,300	40,700	36,600	32,900	29,500	26,500
49	171,600	176,000	180,400	184,900	172,200	161,700	152,800	145,300	129,000	114,900	102,600	98,800	95,400	91,700	82,400	74,100	66,700	60,000	54,000	48,600	43,700	39,200	35,200	31,600	28,300
50	176,600	181,100	185,600	190,300	195,000	181,600	170,600	161,200	142,400	126,300	112,400	107,900	103,800	99,600	89,300	80,100	72,000	64,700	58,100	52,200	46,900	42,000	37,700	33,800	30,200
51	181,600	186,300	191,000	195,900	200,800	205,700	191,600	179,900	158,100	139,500	123,600	118,200	113,400	108,400	97,000	86,900	77,800	69,800	62,600	56,200	50,400	45,100	40,400	36,200	32,300
52		191,600	196,500	201,500	206,600	211,800	217,100	202,200	176,400	154,800	136,500	130,000	124,200	118,400	105,600	94,300	84,400	75,500	67,600	60,500	54,200	48,500	43,400	38,800	34,600
53			202,100	207,300	212,600	218,000	223,500	229,000	198,200	172,800	151,500	143,500	136,600	129,700	115,300	102,700	91,600	81,800	73,100	65,300	58,400	52,200	46,600	41,600	37,100
54				213,200	218,700	224,300	230,000	235,700	224,500	194,100	169,100	159,300	150,900	142,600	126,400	112,200	99,800	88,900	79,200	70,600	63,000	56,200	50,200	44,700	39,800
55					225,000	230,800	236,600	242,600	231,100	219,900	190,000	177,700	167,400	157,500	138,900	122,900	109,000	96,800	86,000	76,600	68,200	60,700	54,000	48,100	42,800
56						237,300	243,400	249,700	237,900	226,400	215,200	199,700	186,800	174,800	153,400	135,100	119,400	105,700	93,700	83,200	73,900	65,600	58,300	51,900	46,100
57							250,400	256,800	244,800	233,000	221,500	226,200	209,900	195,100	170,300	149,200	131,300	115,800	102,300	90,500	80,200	71,100	63,100	56,000	49,600
58								264,100	251,800	239,700	228,000	232,900	237,800	219,200	190,000	165,600	145,000	127,300	112,100	98,900	87,400	77,300	68,400	60,500	53,600
59									259,000	246,600	234,600	239,700	244,800	248,300	213,500	184,800	160,900	140,600	123,200	108,300	95,400	84,100	74,300	65,600	58,000
60										253,600	241,300	246,600	251,900	257,300	241,800	207,700	179,500	156,000	136,100	119,100	104,500	91,900	80,900	71,200	62,800
61											248,200	253,700	259,200	264,800	270,500	235,200	201,700	174,100	151,000	131,500	114,900	100,700	88,300	77,600	68,200
62												260,900	266,700	272,500	278,400	269,100	228,500	195,600	168,600	146,000	126,900	110,700	96,800	84,700	74,300
63													274,300	280,300	286,500	292,700	261,300	221,600	189,400	162,900	140,800	122,200	106,400	92,800	81,100
64														288,300	294,700	301,200	302,600	253,400	214,500	183,000	157,200	135,600	117,500	102,100	88,900
65															303,100	309,800	316,600	293,400	245,400	207,300	176,600	151,400	130,400	112,700	97,700
66																318,600	325,700	332,800	284,100	237,200	200,000	170,100	145,500	125,100	107,900
67																	335,000	342,400	334,100	274,600	228,800	192,600	163,500	139,600	119,800
68																		352,100	359,900	322,900	264,900	220,400	185,200	156,800	133,600
69																			370,200	378,400	311,600	255,100	211,800	177,600	150,200
70																				389,200	373,900	300,000	245,300	203,200	170,100
71																					409,100	360,100	288,400	235,300	194,500
72																						430,100	346,100	276,700	225,300
73																							427,200	332,100	264,900
74																								409,800	317,900
75																									392,400