

**Combination of Defined Benefit Plan & Profit Sharing Plan**

A Comparative Illustration

	<u>Age</u>	<u>Wages</u>	<u>2020 Contributions</u>		
			<u>SEP or Profit Sharing</u>	<u>Cross-Tested Profit Sharing</u>	<u>Cross-Tested Profit Sharing &amp; Defined Benefit</u>
Dentist	45	\$285,000	\$57,000	\$57,000	\$165,000
Hygenist	50	50,000	10,000	2,500	2,500
Manager	45	45,000	9,000	2,300	4,100
Employee 3	35	25,000	5,000	1,300	1,300
Employee 4	25	45,000	9,000	2,300	3,000
Employee 5	20	12,000	2,400	600	600
Total		\$462,000	\$92,400	\$66,000	\$176,500
Dentist's share		62%	62%	86%	93%