

Penrod's Bait & Sub Shop

Benefit Summary

Effective Date: 01/01/2005
Valuation Date: 12/31/2005
Salary % Increase: 0.00 %
Interest Rate: 6.00 %
Annuity Purchase Rate: UP84/6%/LIFE (\$8.92 per \$1000)

	Cross-tested 401(k)	DB Integ w/cost goal	PS Int Template
	Monthly Benefit @ Ret.	Monthly Benefit @ Ret.	Monthly Benefit @ Ret.
P Penrod (HCE & KEY)	5,224.30	6,226.00	4,214.40
W Wahoo (HCE)	7,233.25	1,953.00	7,866.58
T Tuna	2,081.41	618.00	3,361.08
B Bass	2,106.13	389.00	3,401.00
D Dolphin	63.60	278.00	77.59
Total	16,708.69	9,464.00	18,920.65

Side-by-Side reports can illustrate up to five different plan designs on one page.