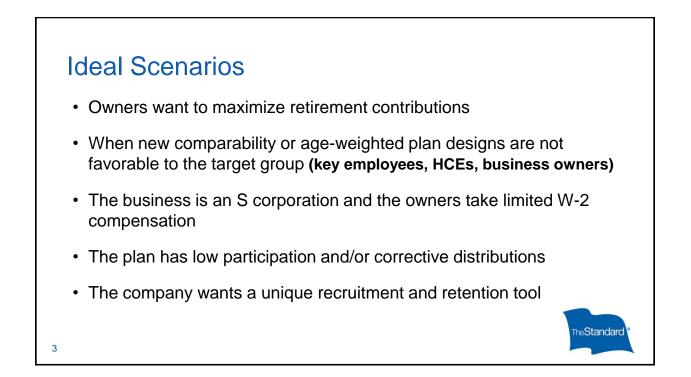
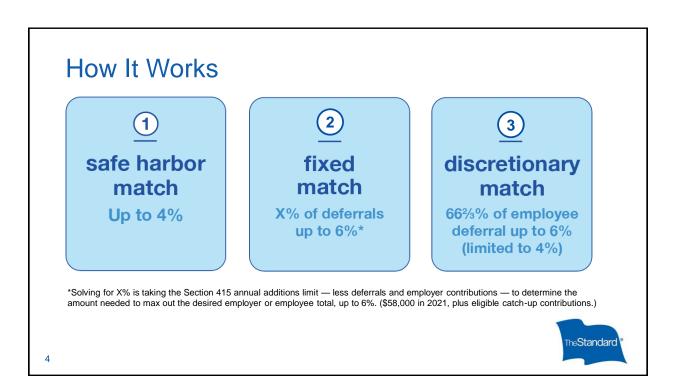


What is Triple Stack Match?

- A 401(k) plan design tool
- An approach based entirely on deferrals and matching contributions
- A way for owners to contribute the maximum under Section 415 without any nondiscrimination testing







	S-Co	rp				Discretionary	Fixed	
Name	Compensation		Deferral	rals	als Basic Match	Match	Match	Total
Owner 1	\$75,000		\$26,0	00	\$3,000	\$3,000	\$4,500	\$36,500
Owner 2	\$75,000		\$19,5	00	\$3,000	\$3,000	\$4,500	\$30,000
Employee A - 10%	\$50,000		\$5,0	00	\$2,000	\$2,000	\$3,000	\$12,000
Employee B - 6%	\$45,000		\$2,7	00	\$1,800	\$1,800	\$2,700	\$9,000
Employee C - 4%	\$40,000		\$1,6	00	\$1,400	\$1,067	\$1,600	\$5,667
Employee D - 0%	\$35,000			\$0	\$0	\$0	\$0	\$0
Totals	\$320,000		\$54,800	00	\$11,200	\$10,867	\$16,300	\$93,167
Total Owner Contributions \$60		\$66,	500		79%			
Total Employee Cost \$17		\$17,3	367		21%			
Total \$8		\$83,8	367		100%			

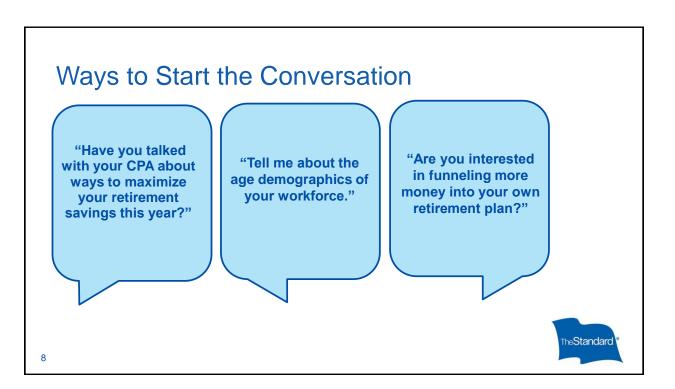
Example: Low Participation

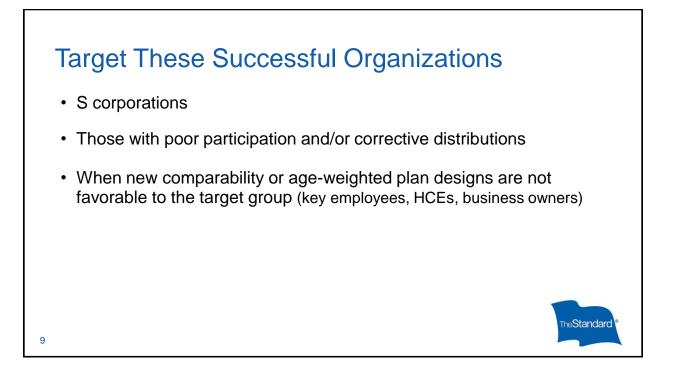
Name	Gross Compensation	Deferrals	Basic Match	Discretionary Match	Fixed Match	Total
Owner 1	\$290,000	\$26,000	\$11,600	\$11,600	\$15,300	\$64,500
Owner 2	\$290,000	\$19,500	\$11,600	\$11,600	\$15,300	\$58,000
Employee A	\$50,000	\$3,000	\$2,000	\$2,000	\$2,638	\$9,638
Employee B	\$45,000	\$1,350	\$1,350	\$1,350	\$1,187	\$5,237
Employee C	\$40,000	\$0	\$0	\$0	\$0	\$0
Employee D	\$35,000	\$0	\$0	\$0	\$0	\$0
Totals	\$750,000	\$49,850	\$26,550	\$26,550	\$34,425	\$137,375

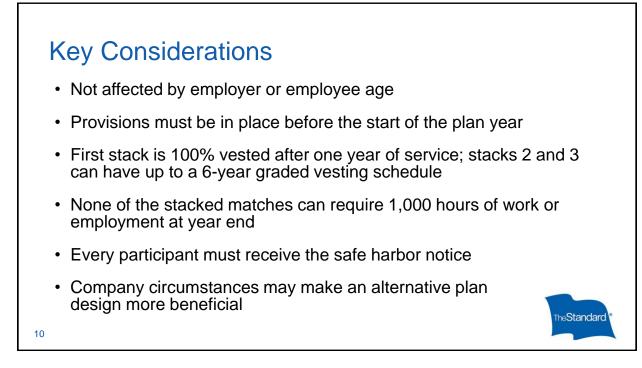
Total Owner Contributions	\$122,500	92%
Total Employee Cost	\$10,525	8%
Total	\$133,025	100%



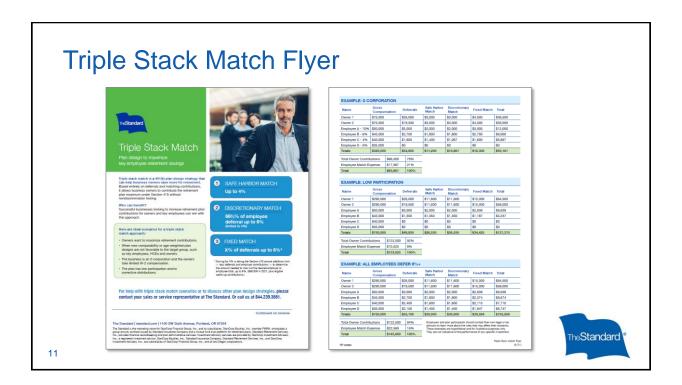
	Gross			Discretionary		
Name	Compensation	Deferrals	Basic Match	Match	Fixed Match	Total
Owner 1	\$290,000	\$26,000	\$11,600	\$11,600	\$15,300	\$64,500
Owner 2	\$290,000	\$19,500	\$11,600	\$11,600	\$15,300	\$58,000
Employee A	\$50,000	\$3,000	\$2,000	\$2,000	\$2,638	\$9,638
Employee B	\$45,000	\$2,700	\$1,800	\$1,800	\$2,374	\$8,674
Employee C	\$40,000	\$2,400	\$1,600	\$1,600	\$2,110	\$7,710
Employee D	\$35,000	\$2,100	\$1,400	\$1,400	\$1,847	\$6,747
Totals	\$750,000	\$55,700	\$30,000	\$30,000	\$39,569	\$155,269
Total Owner Con	tributions	\$122,500	84%			
Total Employee Cost		\$22,569	16%			
Total		\$145,069	100%			
	hypothetical and for ill ve of the performance of					TheStand







5





The Standard is the marketing name for StanCorp Financial Group, Inc., and its subsidiaries. StanCorp Equities, Inc., member FINRA, wholesales a group annuity contract issued by Standard Insurance Company and a mutual fund trust platform for retirement plans. Standard Retirement Services, Inc., provides financial recordkeeping and plan administrative services. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. StanCorp Equities, Inc., Standard Insurance Company, Standard Retirement Services, Inc., and StanCorp Investment Advisers, Inc., are subsidiaries of StanCorp Financial Group, Inc., and all are Oregon corporations.

RP 21600 (5/21)