

Owners 401(k) Comparison of Plan Contributions 2008

An individual 401(k) may enable Owners “only” to maximize retirement contributions. This chart^{1,2} compares the savings potential using different defined contribution plans.^{1,2} While the 401(k) plan may allow greater savings for retirement, as a small business owner, you should carefully consider your personal circumstances and select the most appropriate retirement savings vehicle for you.

AXA Advisors will work with you to provide tools to help you plan your strategy. We will also help implement and monitor the plan to help you stay on track with your long-term objectives.

Incorporated Business

W-2	SEP/Keogh	SIMPLE IRA	Owners 401(k)
\$10,000	\$2,500	\$10,000	\$10,000
\$20,000	\$5,000	\$11,100	\$20,000
\$30,000	\$7,500	\$11,400	\$23,000
\$40,000	\$10,000	\$11,700	\$25,500
\$50,000	\$12,500	\$12,000	\$28,000
\$60,000	\$15,000	\$12,300	\$30,500
\$70,000	\$17,500	\$12,600	\$33,000
\$80,000	\$20,000	\$12,900	\$35,500
\$90,000	\$22,500	\$13,200	\$38,000
\$100,000	\$25,000	\$13,500	\$40,500
\$110,000	\$27,500	\$13,800	\$43,000
\$120,000	\$30,000	\$14,100	\$45,500
\$130,000	\$32,500	\$14,400	\$46,000
\$140,000	\$35,000	\$14,700	\$46,000
\$150,000	\$37,500	\$15,000	\$46,000
\$160,000	\$40,000	\$15,300	\$46,000
\$170,000	\$42,500	\$15,600	\$46,000
\$180,000	\$45,000	\$15,900	\$46,000
\$190,000	\$46,000	\$16,200	\$46,000
\$200,000	\$46,000	\$16,500	\$46,000
\$210,000	\$46,000	\$16,800	\$46,000
\$220,000	\$46,000	\$17,100	\$46,000
\$225,000	\$46,000	\$17,250	\$46,000

Unincorporated Business

Earned Income	SEP/Keogh	SIMPLE IRA	Owners 401(k)
\$10,000	\$2,000	\$10,000	\$10,000
\$20,000	\$4,000	\$11,082	\$19,500
\$30,000	\$6,000	\$11,374	\$21,500
\$40,000	\$8,000	\$11,665	\$23,500
\$50,000	\$10,000	\$11,956	\$25,500
\$60,000	\$12,000	\$12,248	\$27,500
\$70,000	\$14,000	\$12,539	\$29,500
\$80,000	\$16,000	\$12,830	\$31,500
\$90,000	\$18,000	\$13,121	\$33,500
\$100,000	\$20,000	\$13,413	\$35,500
\$110,000	\$22,000	\$13,704	\$37,500
\$120,000	\$24,000	\$13,995	\$39,500
\$130,000	\$26,000	\$14,286	\$41,500
\$140,000	\$28,000	\$14,578	\$43,500
\$150,000	\$30,000	\$14,869	\$45,000
\$160,000	\$32,000	\$15,160	\$46,000
\$170,000	\$34,000	\$15,451	\$46,000
\$180,000	\$36,000	\$15,743	\$46,000
\$190,000	\$38,000	\$16,034	\$46,000
\$200,000	\$40,000	\$16,325	\$46,000
\$210,000	\$42,000	\$16,616	\$46,000
\$220,000	\$44,000	\$16,908	\$46,000
\$225,000	\$45,000	\$17,053	\$46,000

¹ These calculations are based on the 2008 limits under the Internal Revenue Code.

² Catch-up contributions — plan participants age 50 and older may contribute an additional \$5,000, with total salary deferral and catch-up contributions not to exceed W-2 or Earned Income (for 2008).

The Owners 401(k) Plan can be funded by a group variable deferred annuity contract issued by AXA Equitable Life Insurance Company (AXA Equitable) and distributed by AXA Advisors, LLC. AXA Equitable and AXA Advisors are affiliated companies and do not provide legal or tax advice. Clients should consult with their professional advisors regarding their particular circumstances.



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