



Fidelity Asset Manager	\$2,564.56	\$84.98	-\$3.71
Fidelity Overseas	\$1,267.44	\$42.42	\$71.33
American Century Heritage	\$2,234.71	\$106.19	\$13.65
American Century Income & Growth	\$1,055.22	\$42.19	\$36.25
Janus Small Cap Value-Investors Shares	\$1,175.80	\$42.49	\$67.25
Fidelity VIP Contrafund	\$2,211.21	\$88.75	\$10.18

NEW COMPARABILITY PLANS

UNIFI Retirement Advantage SeriesSM

Are you an employer looking to maximize plan contributions for a specific group of employees? The New Comparability Plan may be right for you. Whether you want a plan in combination with a 401(k) arrangement or are looking for a stand-alone plan, UNIFI Companies Retirement Plans can help customize a solution to suit your unique needs.

A new comparability plan allows employers to maximize contributions to a targeted group. In other words, there are different benefit structures for different divisions. The concept behind new comparability is to demonstrate that a specific group of employees is achieving comparable benefits to those achieved by another group by testing on the basis of benefits at retirement rather than current contributions. In order for such a plan to meet non-discrimination requirements, certain minimum contributions are required for all benefiting employees.

Establishing Groups

The structure of the groups must be clearly defined in the plan document. There can be as few as two groups (e.g., highly compensated employees and non-highly compensated employees), or many more based on classifications such as service, job title, division, age, etc.

Good Candidates

Companies with owners and key employees who are older than a significant portion of their employees are good candidates for a new comparability plan. Keep in mind, if the goal is to maximize contributions for certain groups, the employer should be willing to make flexible contributions, which may vary with demographics.

Annual Contribution Limits

The example on the next page, based on 2007 annual contribution limits, illustrates how new comparability plans stack up against other profit sharing plans. It shows what percentage of profit sharing contributions can go to highly compensated versus non-highly compensated employees. It also demonstrates that with a new comparability profit sharing plan highly compensated employees can receive the maximum benefit with less total cost to the company.



EMPLOYEE	AGE	COMPENSATION	NEW COMPARABILITY	INTEGRATED PROFIT SHARING	COMP. TO COMP. PROFIT SHARING
A	50	\$225,000	\$45,000	\$45,000	\$45,000
B	45	\$225,000	\$45,000	\$45,000	\$45,000
C	40	\$40,000	\$2,000	\$6,708	\$8,000
D	32	\$35,000	\$1,750	\$5,870	\$7,000
E	28	\$28,000	\$1,400	\$4,696	\$5,600
F	25	\$20,000	\$1,000	\$3,354	\$4,000
Total		\$563,000	\$96,150	\$110,628	\$114,600
% to HCE			94%	81%	79%
% to NHCE			6%	19%	21%

HCE=Highly compensated employees (A&B)
 NHCEs=Non-highly compensated employees (C,D,E & F)

More Information

A new comparability plan may just be the plan you're looking for. Contact your UNIFI representative for more information on your retirement plan solutions.



Ameritas Life, Acacia Life, Union Central Life and affiliated companies

CompaniesSM

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