

Sample Qualified Plan X-Ray Report

FICTIONAL HVAC CASE STUDY - NOT A CLIENT RESULT

Confidence. Clarity. Coordinated Execution.

WAR
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PREPARED FOR

SunCoast HVAC - Fictional Example

Alex Morgan - fictional owner

example@example.com

Not a real contact

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Your goals: Save for my / our retirement; Reward and retain employees; Improve potential tax efficiency

PLANNING YEAR

2026 - published IRS limits

OWNER AGE BAND

55-59

NON-OWNER EMPLOYEE BAND

6-10 (estimate 8)

EMPLOYEE AGE MIX

Most staff more than 10 years younger

FUNDING COMMITMENT

Likely sustainable 6+ years

CURRENT PLAN

SIMPLE IRA

CURRENT SAVING TAX TREATMENT

Pre-tax / assumed deductible

SPOUSE ELIGIBLE IN BUSINESS

No

SPOUSE ELIGIBLE PAY

Not included

GOAL SELECTION

See selected goals above

OWNER COMPENSATION BAND

About \$300,000

EMPLOYEE PAY BAND

About \$60,000

AVAILABLE ANNUAL FUNDING BAND

\$150,000

FUNDING ANSWER MEANS

Recurring total retirement-funding pool

CURRENT PERSONAL SAVING BAND

About \$30,000

INCLUDE PARTICIPATING SPOUSE

No

SPOUSE AGE BAND

Not included

SPOUSE PERSONAL SAVING

Not included

Sophisticated financial planning. Simplified.

For small business owners and their families.

Educational napkin illustration. War Room does not provide financial, tax or legal advice.

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Is a professional review suggested?

Yes - a review is a simple no-brainer

MORE ROOM TO SAVE

You currently save \$30,000 a year. The 401(k) + profit sharing illustration could allow \$80,000 for owners / an eligible spouse at your stated funding level.

TAX BENEFIT VERSUS ADDED COST

Potential extra current tax deferral: \$13,440/year. Added recurring staff funding and fees: \$3,714/year. One-time setup: \$350.

WHY THE REVIEW COULD MAKE SENSE

The illustration leaves \$9,376 in first-year economic benefit after added costs. The numbers support a review; a TPA census and CPA tax check must confirm the outcome.

POTENTIAL ECONOMIC BENEFIT - AFTER ADDED COSTS

\$9,726 / year

\$380,553 potential benefit compounded over 20 years

7% gross less 0.40% fund costs; setup deducted once. Actual results vary.

ECONOMIC BENEFIT

The 20-year figure compounds the modeled annual benefit; it is not guaranteed or all yours. A TPA census review, with an actuary for a pension, must confirm owner, eligible spouse and employee allocations. Future withdrawal taxes apply.

POTENTIAL CULTURE BENEFIT

Care for employee futures. Suitable contributions, vesting and education could reward tenure and reduce turnover costs. Seek meaningful employee benefits and maximum compliant owner/family allocations. TPA review required. Culture benefits are unquantified, not guaranteed.

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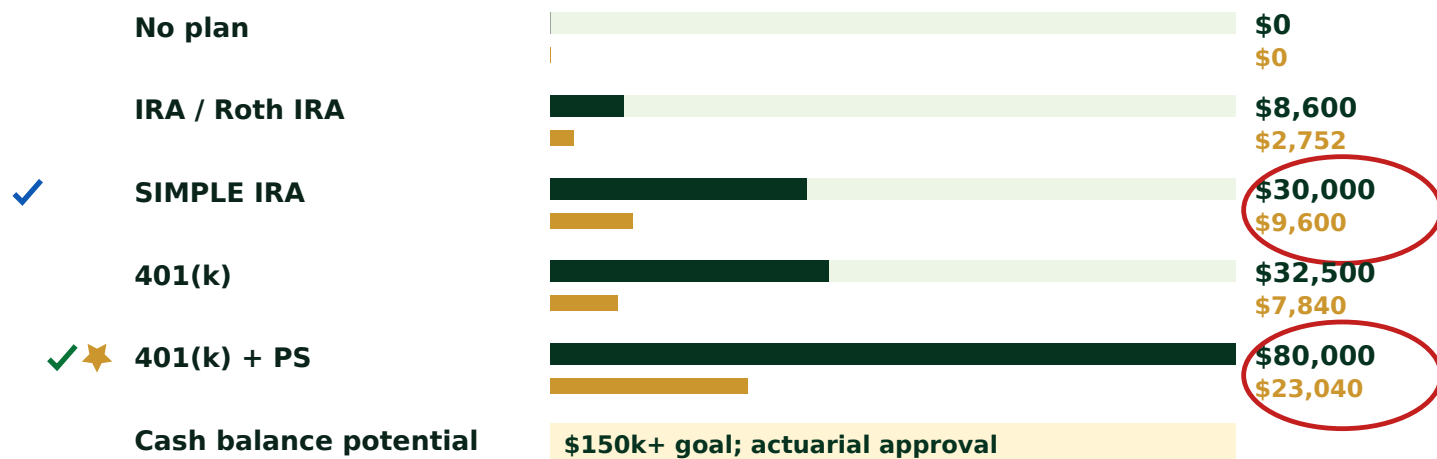
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Your plan choices, side by side

All figures are annual planning estimates. Green check / gold star: suggested review or keep-current choice. Blue check: current arrangement. Pension goal is subject to actuarial approval.

	No plan	IRA / Roth	SIMPLE IRA	401(k)	401(k) + PS	401(k) + PS + CB
			✓		✓ ★	POTENTIAL
Owner funding	\$0	\$8,600	\$30,000	\$32,500	\$80,000	\$150k+ goal
Staff funding	\$0	\$0	\$14,400	\$14,400	\$14,400	Design review
Provider fees	\$0	\$0	\$675	\$4,389	\$4,389	Design review
Tax deferral	\$0	\$2,752	\$9,600	\$7,840	\$23,040	Design review
Owner share	--	100.0%	67.6%	69.3%	84.7%	--

How much could go to owners / eligible spouse?



Green: funding | Gold: tax deferral | Red circles: decision figures

IRA / Roth is one category: figures assume deductible traditional IRA funding. Choose Roth versus traditional using current and projected future income and tax rates; confirm eligibility. Cash balance is a \$150,000+ owner goal, not a universal limit. Consistent cash flow, actuarial approval and the >80% owner/spouse screen are required.

Plan design first. Costs in context.

01 AFTER-TAX PLAN DESIGN

Test the contribution room, compliant allocations and tax benefit after service fees and required staff funding.

02 EMPLOYEE VALUE

Care for employees' future, reward tenure and support retention through suitable features and education.

Service fees: what the business pays

SIMPLE IRA

\$75 / participant / year

9 assumed participants = \$675/year. No separate setup or TPA fee assumed. The \$75-\$250 range is a planning allowance; some providers charge \$0. Use an actual quote.

401(k) / profit sharing: setup, administration, testing and recordkeeping. A pension adds actuarial work. Fund expense ratios are separate from service fees.

Tax credits and deductions: what could offset cost

STARTUP COST CREDIT

Up to \$5,000/year for 3 years. Eligible 1-50 employee firms: 100% of qualifying costs; 51-100: generally 50%. Employee-based caps and prior-plan rules apply.

EMPLOYER CONTRIBUTION CREDIT

Up to \$1,000 per qualifying employee. Years 1-5: 100%, 100%, 75%, 50%, 25%; wage and headcount limits apply.

AUTO-ENROLLMENT CREDIT

An eligible new auto-enrollment feature may qualify for \$500/year for 3 years, including in an existing plan.

DEDUCTION IS DIFFERENT FROM A CREDIT

A deduction reduces taxable income; a credit reduces tax owed. The same credited cost cannot also be deducted.

Credits excluded from the benefit until CPA verification. Conversion is not automatic eligibility.

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The answers behind your illustration

Selected bands and optional answers. Unknown fields use the stated planning assumptions. Inactive settings do not apply unless selected.

DETAILS / AVERAGES MODE

Use the actual figures I enter

SPOUSE IRA AGE

Unknown / planning estimate

STAFF ALLOWANCE CHOICE

3% of eligible staff payroll

RETIREMENT INCOME TAX

24.00%

GROWTH ASSUMPTION

6.00%

FUND EXPENSE RATIO (GROWTH ONLY)

0.40%

NEW PROVIDER QUOTE

Unknown / planning estimate

CURRENT PLAN ASSETS

\$250,000

PENSION STAFF ALLOWANCE

Unknown / planning estimate

SIMPLE EMPLOYER APPROACH

3% employer match

SEP COMPENSATION BASIS

W-2 eligible compensation

HOUSEHOLD STATUS

Me only

CURRENT STAFF CONTRIBUTION

Approximately 3% of eligible payroll

CURRENT INCOME TAX

32.00%

CAPITAL GAINS TAX

20.00%

RETIREMENT YEARS

15 additional years (gross reference)

SIMPLE ANNUAL FEE / PARTICIPANT

75

CURRENT ANNUAL PLAN FEES

\$675

ADVANCED OWNER FUNDING GOAL

Unknown / planning estimate

SIMPLE LIMIT RULES

Standard 2026 limit

SIMPLE EXTRA CONTRIBUTION

No / not in our plan

SIMPLE ACTUAL COMPENSATION

\$300,000

Investment and fee review is optional and important. Gather fund expense ratios, service agreements and invoices for a detailed review. This quick screen applies one common fund-cost assumption to growth and focuses on plan-design economics.

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Turn the snapshot into a real review

1 COMPANY CENSUS

Gather current employee data: owners, spouses, employee ages, service, pay, hours and current contributions. Include related businesses.

2 EXISTING PLAN DOCUMENTS

If you have a plan, gather the SPD (Summary Plan Description), adoption agreement and current service / fee disclosures.

3 COORDINATED REVIEW

Ask your business-owner financial advisor to coordinate TPA design and CPA review. Add an actuary for a pension and evaluate employee features and education.

Download the company census spreadsheet

Available on the calculator site under: Census template

ASSUMPTIONS TO VERIFY

2026 - published IRS limits

Projection: annual tax deferral less added recurring costs; setup deducted once; 20 years at 6.60% net; 7% gross less 0.40% fund costs.

\$150,000 annual total funding pool; staff and fees come out first.

32.00% current tax; 24.00% retirement tax; 6% growth less 0.40% investment allowance.

Current fees entered: \$675.

Current owner / spouse saving: \$30,000.

Published provider base-fee benchmark used; actual quote may differ.

Fund ratio: common 0.40%, ICI 2025 equity-fund asset-weighted average. Growth only; not a service fee.

3% staff allowance for profit sharing; 3% for the deferral-only 401(k) screen.

Current staff funding entered: \$14,400.

Current assets entered: \$250,000.

War Room does not provide financial, tax or legal advice. Independent review required. Share completed census data securely with your advisor / TPA.