



# Retirement Planning

## Fully Insured Plan Maximum Contributions for 2015

Please consult with your Guardian Financial Representative if you have any questions concerning this document.

Age at Hire	Total Contrib. Life & Annuities	Annuity Premium	Life Premium	Face Amount	Total Contrib. Annuities Only	Annual Pension
30	66,858	28,207	38,651	3,164,055	57,983	145,956
31	69,888	29,551	40,337	3,194,816	60,511	145,956
32	73,188	31,050	42,138	3,222,648	63,213	145,956
33	76,729	32,663	44,066	3,253,234	66,106	145,956
34	80,537	34,400	46,137	3,287,260	69,213	145,956
35	84,663	36,298	48,365	3,322,913	72,555	145,956
36	89,139	38,370	50,769	3,361,095	76,161	145,956
37	94,052	40,683	53,369	3,398,300	80,062	145,956
38	99,347	43,156	56,191	3,444,236	84,295	145,956
39	105,125	45,862	59,263	3,495,439	88,903	145,956
40	111,501	48,882	62,619	3,549,011	93,938	145,956
41	118,500	52,200	66,300	3,610,356	99,460	145,956
42	126,237	55,882	70,355	3,678,962	105,543	145,956
43	134,992	60,149	74,843	3,758,418	112,275	145,956
44	144,792	64,958	79,834	3,846,867	119,763	145,956
45	155,816	70,396	85,420	3,946,838	128,143	145,956
46	168,295	76,584	91,711	4,061,209	137,581	145,956
47	182,521	83,672	98,849	4,193,496	148,288	145,956
48	198,938	91,924	107,014	4,344,596	160,537	145,956
49	218,044	101,600	116,444	4,521,925	174,684	145,956
50	240,537	113,082	127,455	4,732,736	191,202	145,956
51	267,409	126,931	140,478	4,985,017	210,738	145,956
52	300,096	143,979	156,117	5,288,615	234,199	145,956
53	306,547	148,823	157,724	5,097,755	236,609	131,364
54	313,648	154,313	159,335	4,910,133	239,026	116,772
55	321,591	160,635	160,956	4,729,744	241,458	102,168
56	330,915	168,317	162,598	4,550,627	243,922	87,576
57	342,248	178,020	164,228	4,375,735	246,366	72,972
58	336,474	175,593	160,881	4,077,871	241,346	73,176
59	330,186	172,990	157,196	3,787,553	235,817	73,152
60	323,945	170,479	153,466	3,511,467	230,222	73,176
61	345,807	182,845	162,962	3,538,481	244,467	79,884
62	368,866	195,793	173,073	3,562,336	259,635	87,156
63	392,344	208,444	183,900	3,585,923	275,878	95,244
64	418,058	222,260	195,798	3,614,249	293,726	104,400
65	445,766	237,083	208,683	3,644,246	313,056	114,660
66	476,507	253,485	223,022	3,684,884	334,567	126,588
67	509,221	270,983	238,238	3,719,936	357,392	140,000
68	545,954	290,829	255,125	3,762,170	382,726	155,292
69	587,412	313,413	273,999	3,810,663	411,039	173,064
70	611,843	327,124	284,719	3,731,404	427,121	186,636

The figures in this chart are the maximum first year contributions to a Fully Insured Plan based on the maximum lump sum benefit for 2015. The figures also assume each participant has a normal retirement age of 62 or 5 years of participation, if later; a maximum salary of \$265,000; and a death benefit based on Rev. Rul. 74-307. The products used are Guardian's PT WL3 Gold policy (Preferred) and the Beacon Annuity. These values assume that there are no common law employees and that the plan is not a safe harbor plan under regulation 1.401(a)(4)-3(b)(4) i.e. the benefit is not prorated for service less than 25 years. These values are based upon a non-fractional whole number of years of service at normal retirement age.

The foregoing information regarding personal, estate, charitable and/or business planning techniques is not intended to be tax, legal or investment advice and is provided for general educational purposes only. Neither Guardian, nor its subsidiaries, agents or employees provide tax or legal advice. You should consult with your tax and legal advisor regarding your individual situation.

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