



CASH  
BALANCE  
DESIGN ✓

RETIREMENT PLANS THAT  
SAVE TODAY AND BUILD TOMORROW

# KRAVITZ National Cash Balance Research Report

For more information regarding Cash Balance Plans,  
Contact Ken Guidroz at 818.379.6165  
Or via email at [kguidroz@kravitz.com](mailto:kguidroz@kravitz.com)  
Or visit our website at [www.cashbalancedesign.com](http://www.cashbalancedesign.com)



Kravitz has compiled research on all of the Cash Balance Plans in the nation as of December 31, 2006. Following are some data points we believe will be of use and interest to retirement plan professionals, particularly those who are interested in learning about these dynamic plans and using these plans to grow their qualified plan business.

There were 1,755 new Cash Balance Plans created from 2002 through 2006 versus 571 for 1997 through 2001, representing a 307% increase from one five year period to the next.

<b>Rank</b>	<b>State</b>	<b>Number of Plans</b>	<b>Percent of Nation's Total</b>
1	California	462	13%
2	New York	405	11%
3	Ohio	293	8%
4	Illinois	253	7%
5	New Jersey	237	7%
6	Pennsylvania	196	5%
7	Texas	164	5%
8	Michigan	146	4%
9	Minnesota	138	4%
10	Florida	118	3%

<b>Active Participants</b>	<b>Number of Plans</b>	<b>Percent of Nation's Total</b>
Over 10,000	228	6%
9,999 to 1,000	510	14%
999 to 100	444	12%
99 to 25	560	16%
24 to 10	771	21%
9 to 0	1075	30%

<b>Number of HCEs<sup>1</sup></b>	<b>Percent of Nation's Total</b>
Over 1,000	4%
999 to 100	8%
99 to 10	9%
9 to 0	23%
Not Reported	55%

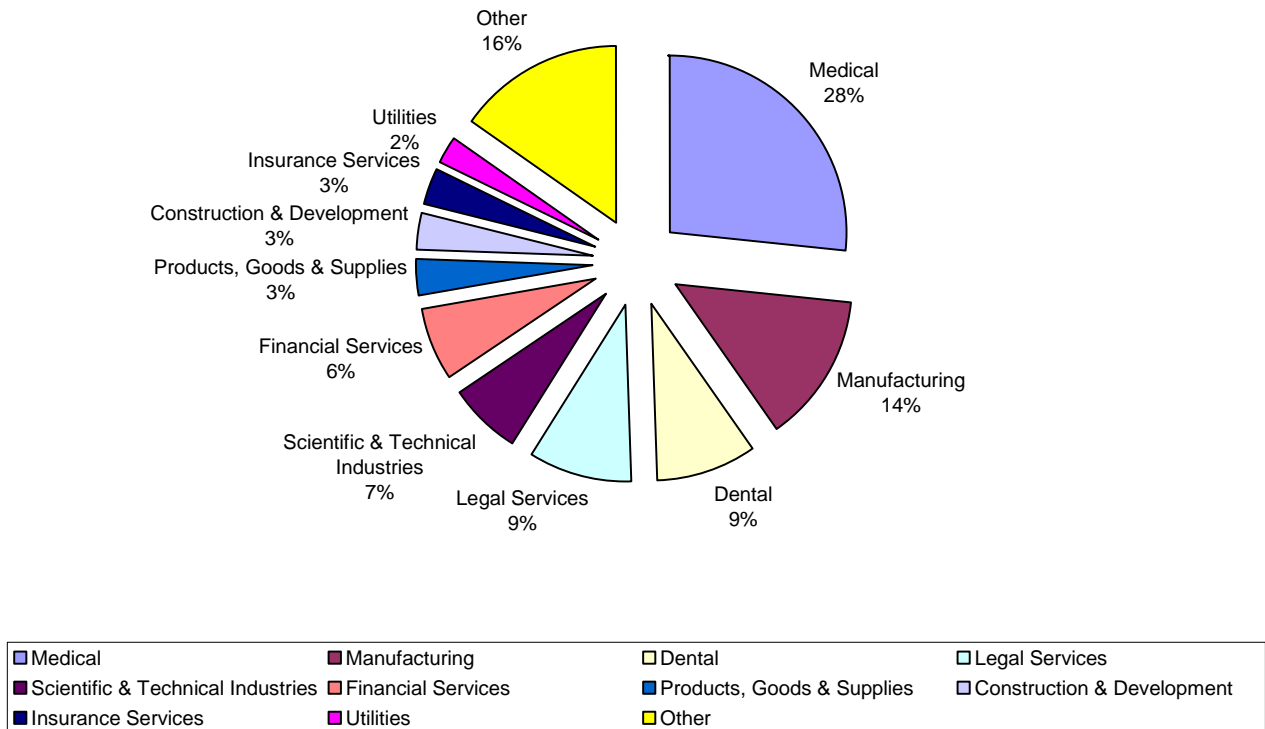
<b>Number of Total EEs<sup>2</sup></b>	<b>Percent of Nation's Total</b>
Over 100,000	1%
99,999 to 10,000	5%
9,999 to 1,000	9%
999 to 100	6%
99 to 50	4%
49 to 10	13%
9 to 0	34%
Not Reported	29%

<sup>1</sup> Highly Compensated Employees

<sup>2</sup> Employees



## Percentage of Cash Balance Plans by Business Type



## Percentage of Plans by Asset Size

