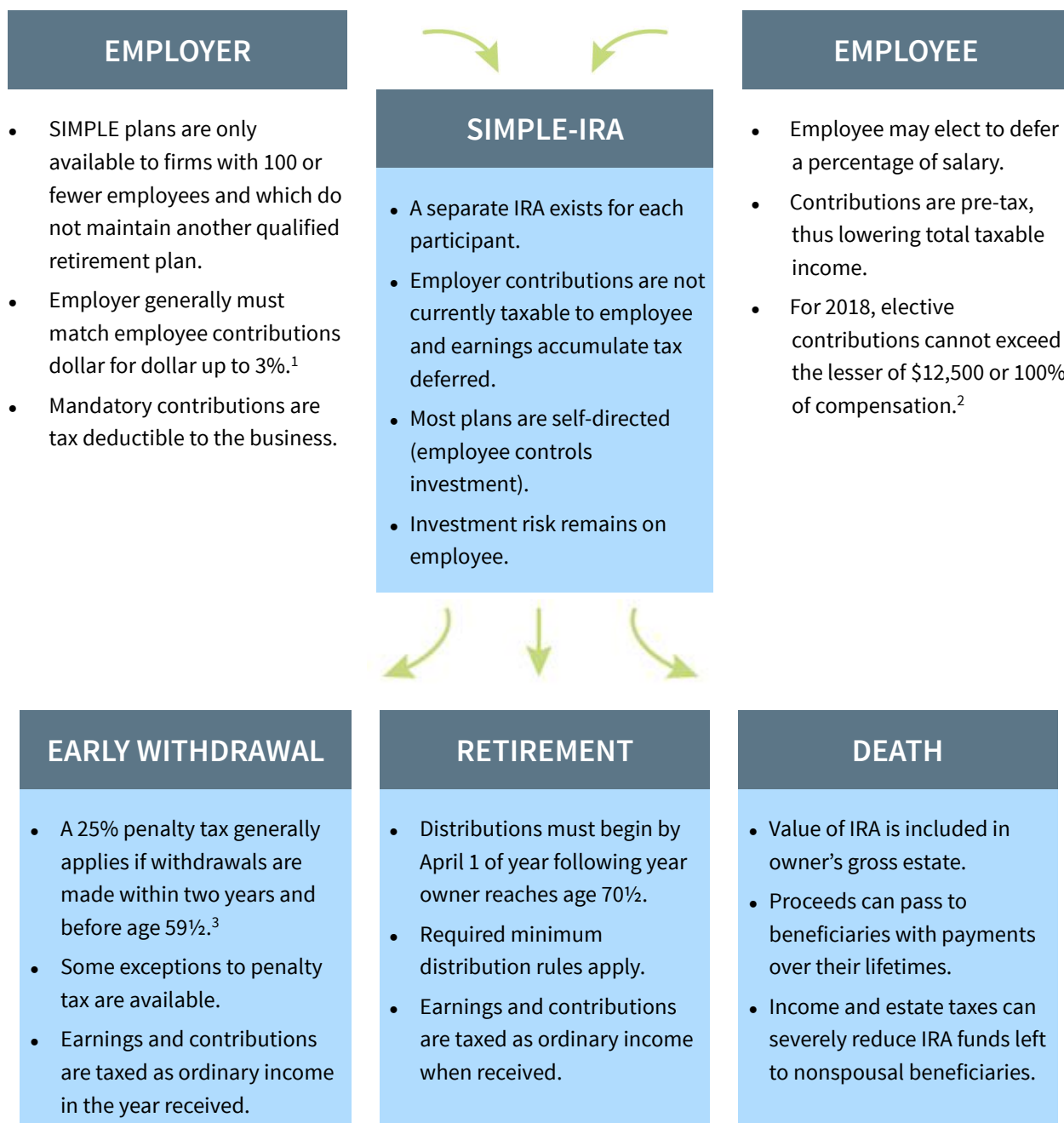


How a SIMPLE IRA Works



¹ Alternately, employer may choose to contribute 2% of compensation to all eligible employees, whether they defer or not.

² For those age 50 and older, additional "catch-up" contributions of \$3,000 may be made.

³ Premature distributions (before age 59½) made after the first two years of participation are generally subject to a 10% penalty tax, unless an exception applies.