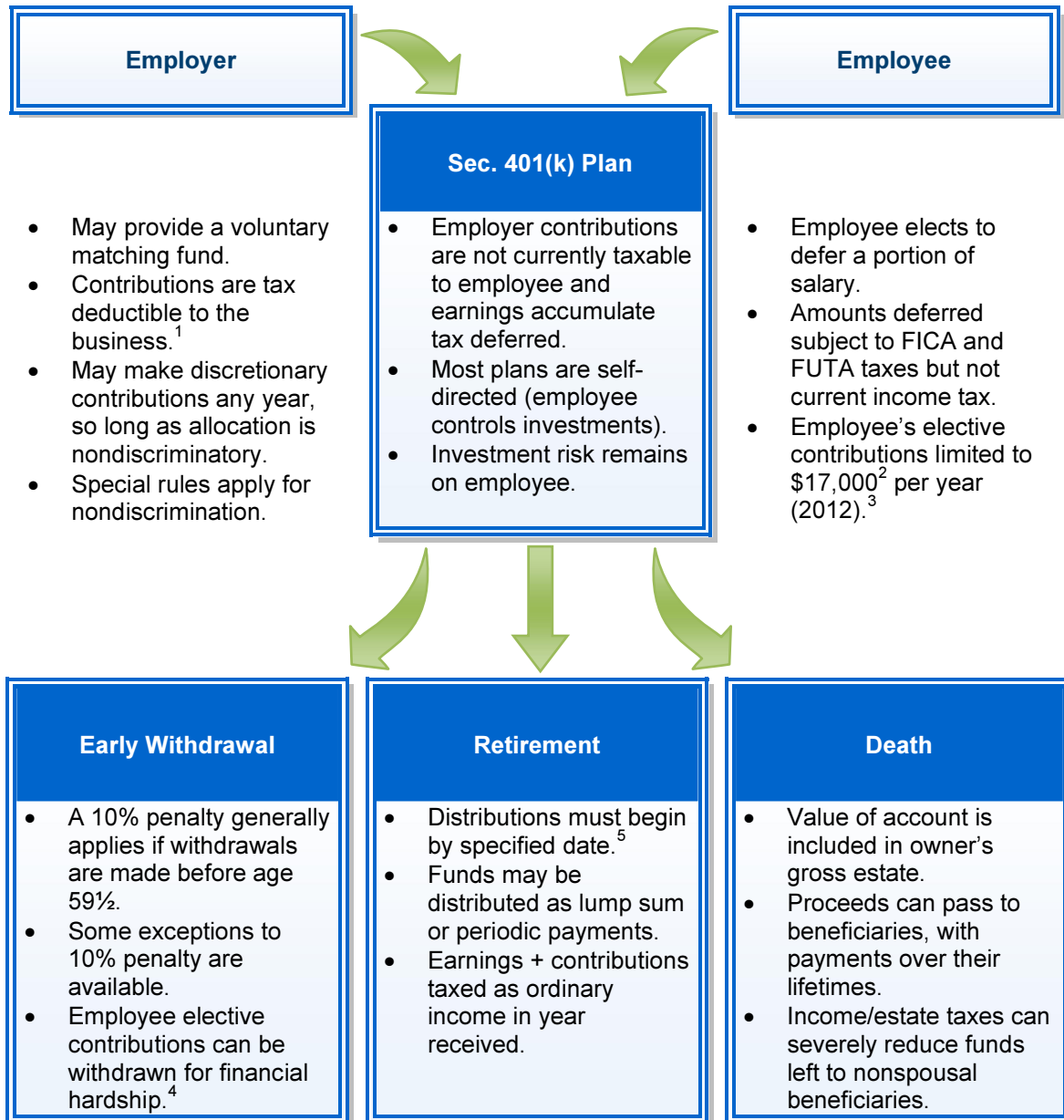


How a 401(k) Cash or Deferred Plan Works



¹ The total deductible employer contribution may not exceed 25% of covered payroll, including employer contributions and account forfeitures.

² For those age 50 and older, additional "catch-up" contributions of \$5,500 may be made.

³ For 2012, the allocation total of employer contributions and employee deferrals to a participant's account may not exceed the lesser of 100% of compensation or \$50,000 per year.

⁴ If provided for by the plan; specific requirements may apply.

⁵ Except for more than 5% owners, distributions must begin by April 1 of the later of (a) the year following the year in which the participant reaches age 70½, or (b) the year following the year in which the participant retires. If the employee is a 5%-or-more owner, withdrawals must begin by April 1 of the year following the year he or she reaches age 70½.