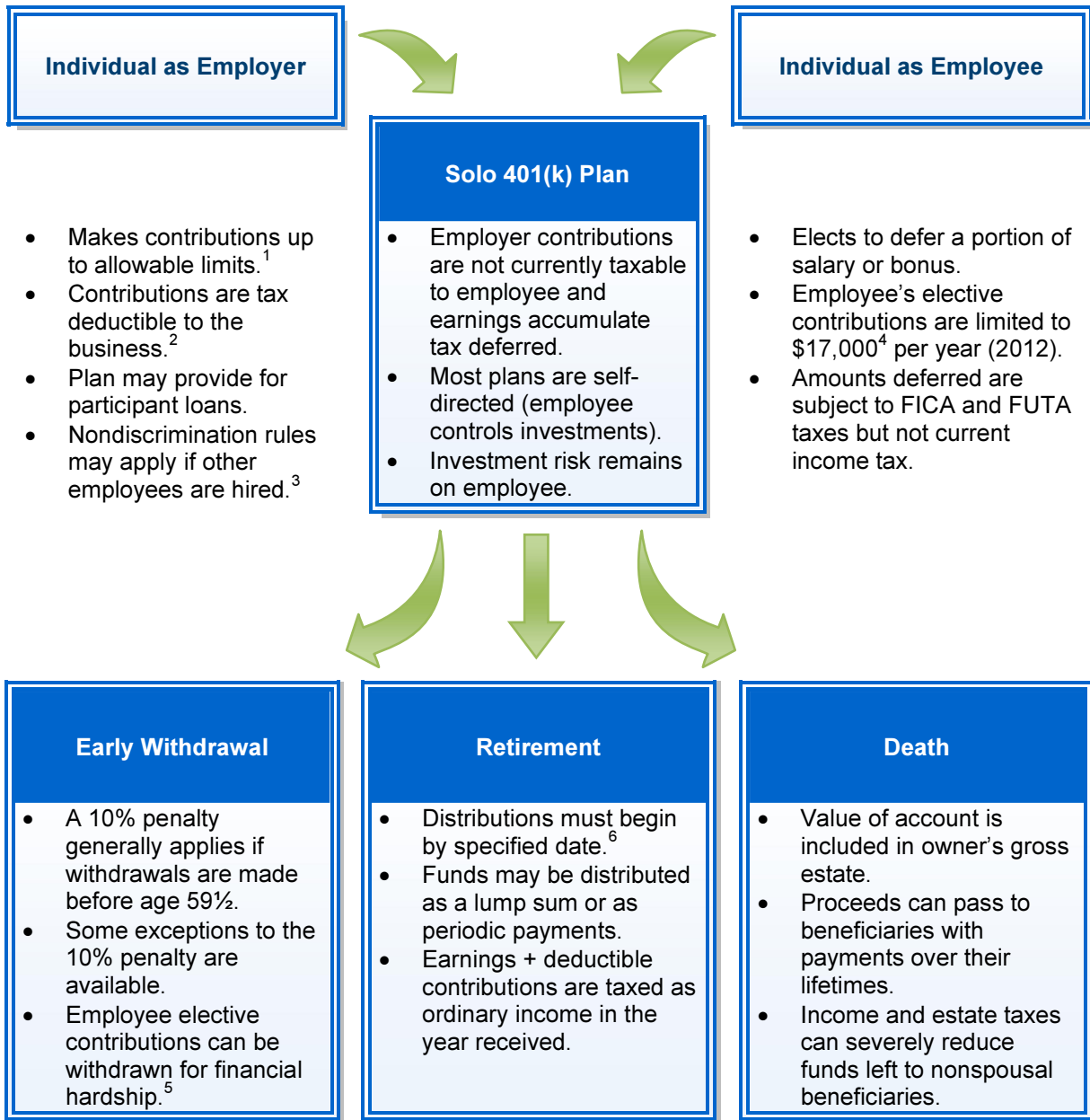


How a Solo 401(k) Plan Works



¹ For 2012, the allocation total of employer contributions, forfeitures and employee deferrals to a participant's account may not exceed the lesser of 100% of compensation or \$50,000

² The total deduction is limited to 25% of covered payroll.

³ Plans covering only the business owner (or the owner and spouse) effectively sidestep the nondiscrimination issue.

⁴ In 2012, for those age 50 and older, additional "catch-up" contributions of \$5,500 may be made.

⁵ If provided for by the plan; specific requirements may apply.

⁶ For more than 5% owners, distributions must begin by April 1 of the year following the year in which the participant reaches age 70½.