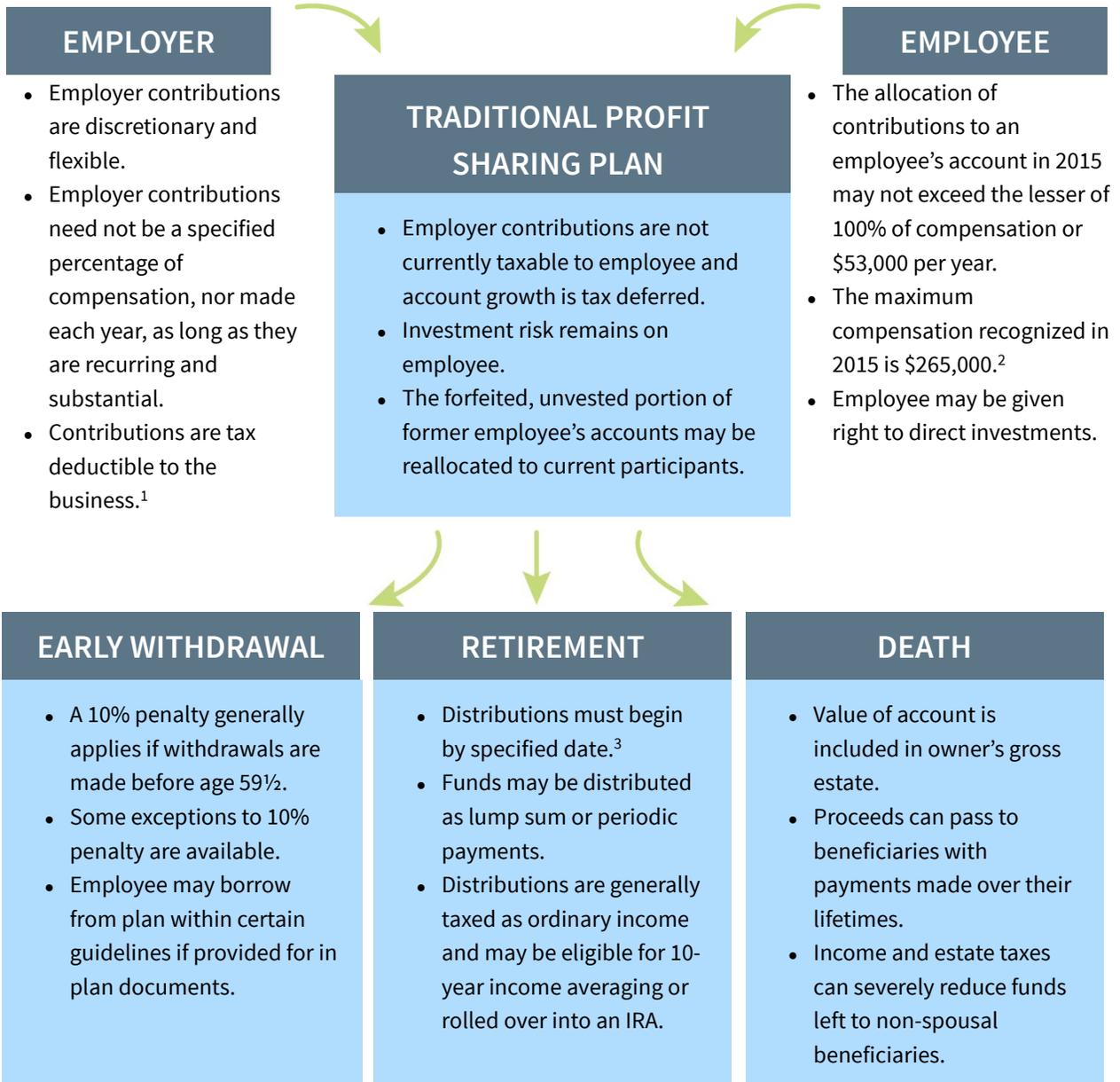


How a Traditional Profit Sharing Plan Works



¹ Up to 25% of covered payroll can be contributed and deducted by the employer.

² For those self-employed, compensation is limited to net self-employment income, e.g. gross income less the contribution and the deduction allowed for one-half of the self-employment tax.

³ Except for 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.