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Table of Contents

How a Traditional Profit Sharing Plan Works..... 1

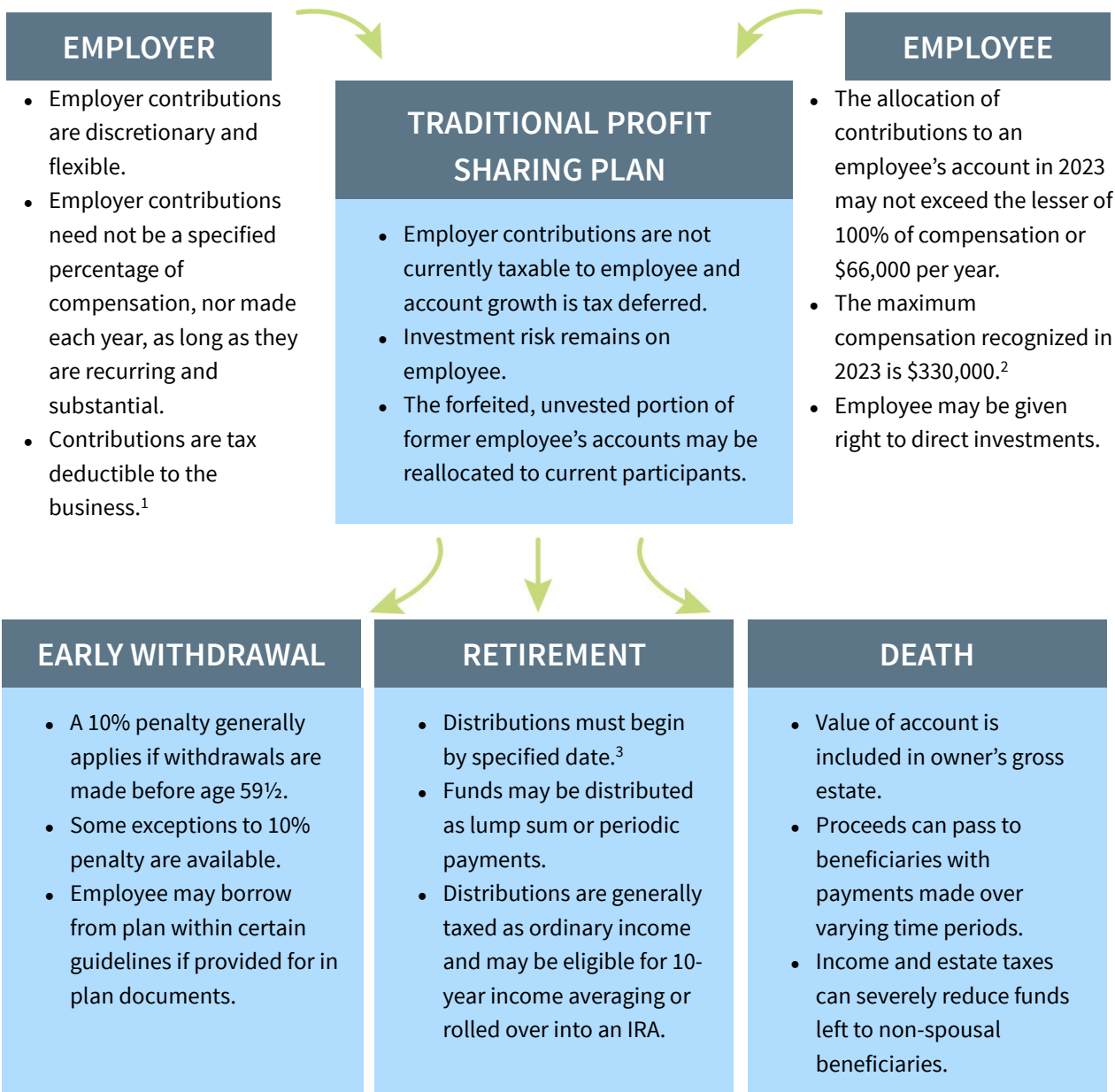
How a Traditional Money Purchase Plan Works..... 2

How a Traditional Defined Benefit Plan Works..... 3

Disclaimer Notice.....4

Disclosure Notice..... 5

How a Traditional Profit Sharing Plan Works

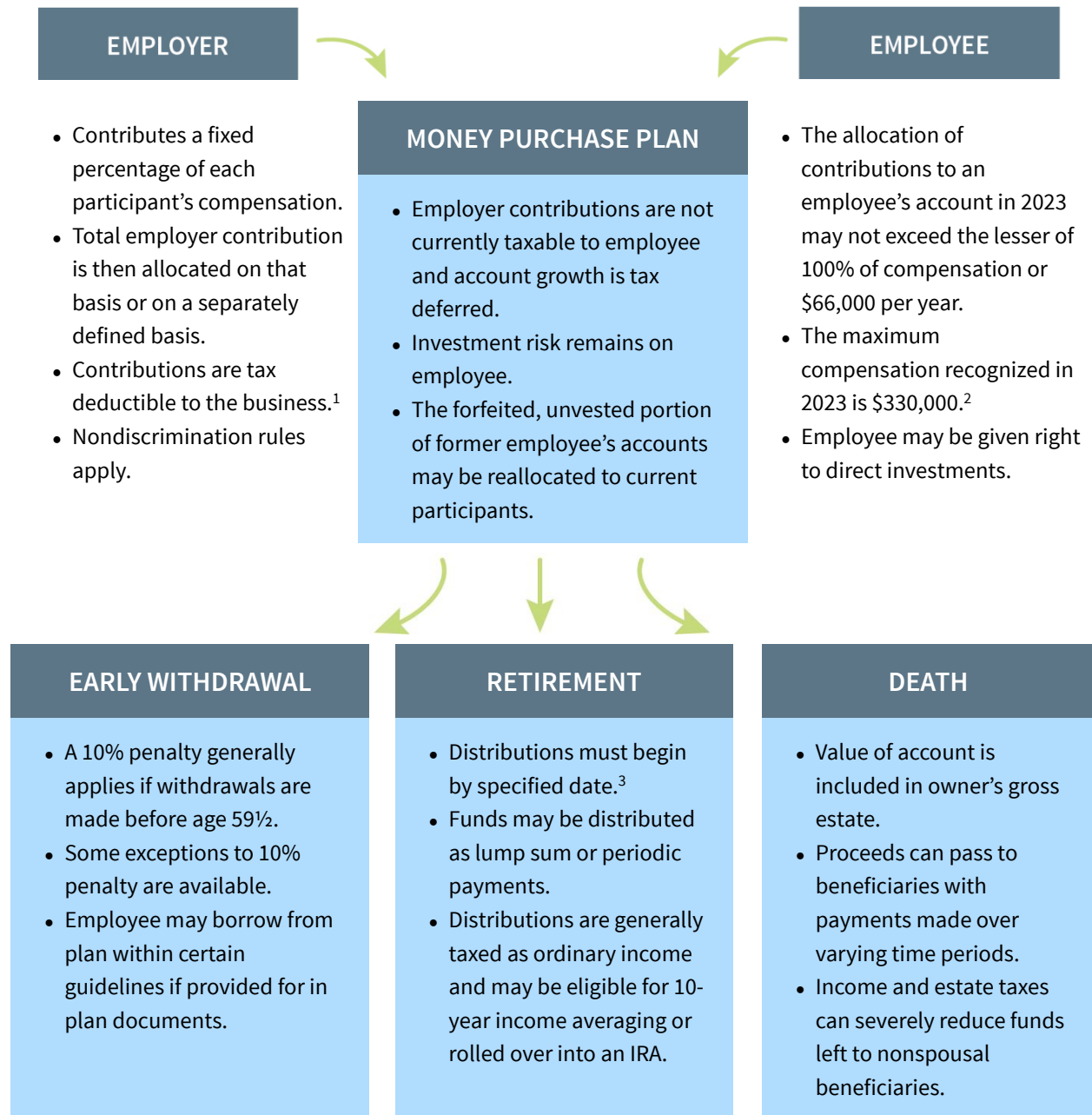


¹ Up to 25% of covered payroll can be contributed and deducted by the employer.

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 72, 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 72.

How a Traditional Money Purchase Plan Works

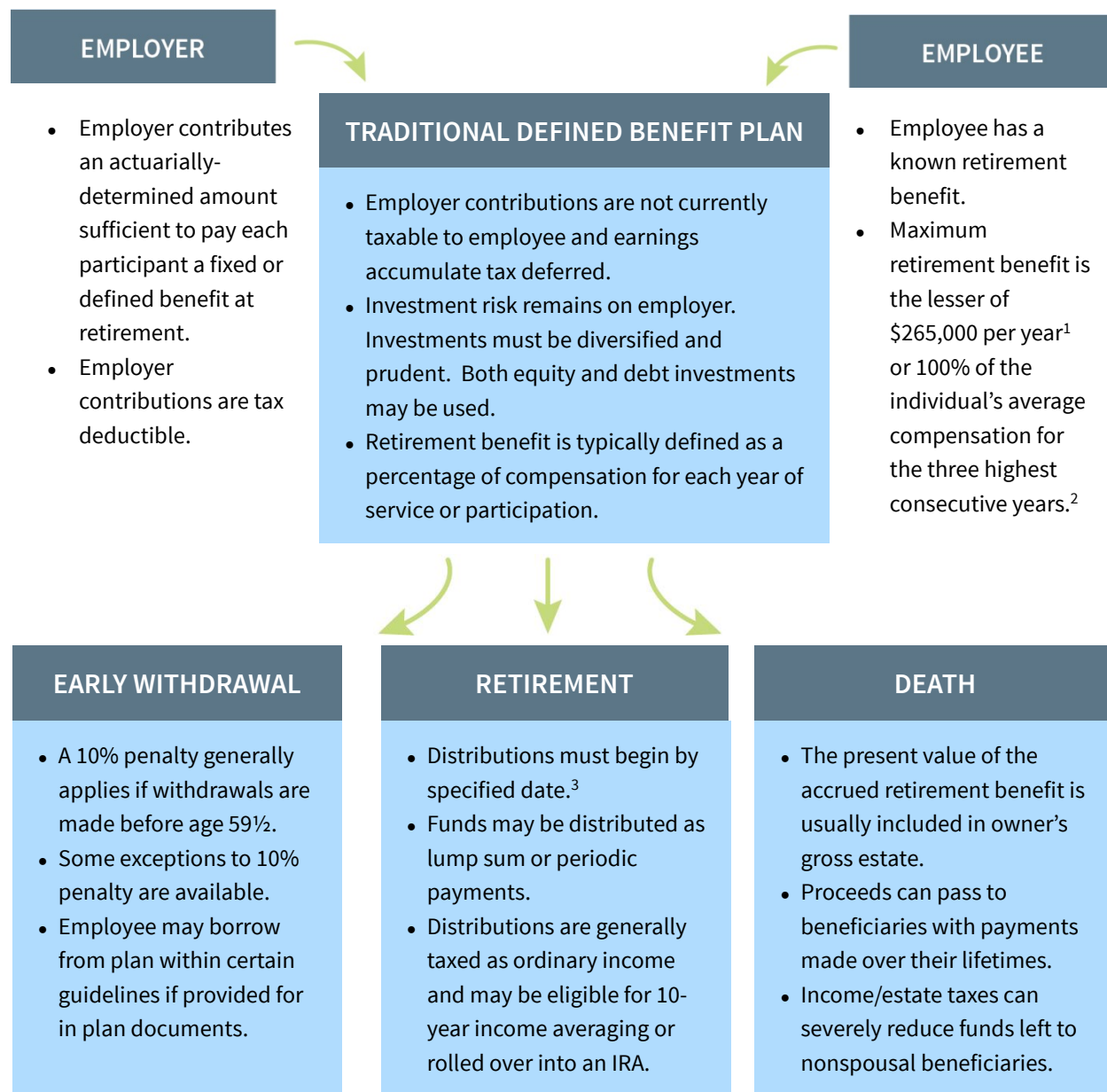


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How a Traditional Defined Benefit Plan Works



¹ These are 2023 limits. This amount is subject to indexing for inflation. Applies when retirement occurs at age 65 or the Social Security full retirement age, if later.

² The 100% is reduced by 10% for each year of service less than 10.

³ Except for more than 5% owners, distributions must begin by the later of (1) April 1 of the year following the year in which the participant reaches age 72, or (2) 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 72.

Important Notice

This report is intended to serve as a basis for further discussion with your other professional advisors. Although great effort has been taken to provide accurate numbers and explanations, the information in this report should not be relied upon for preparing tax returns or making investment decisions.

Assumed rates of return are not in any way to be taken as guaranteed projections of actual returns from any recommended investment opportunity. The actual application of some of these concepts may be the practice of law and is the proper responsibility of your attorney.

Disclosure Notice

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Record of Reports

12/31/2022 12:48 AM Coordinated Universal Time

How a Traditional Profit Sharing Plan Works.....	1
How a Traditional Money Purchase Plan Works.....	2
How a Traditional Defined Benefit Plan Works.....	3
Disclaimer Notice.....	4
Disclosure Notice.....	5

Client Name:

Presentation Date: