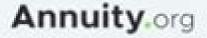
Example of a 401(k) Plan Matching Program

Annual Salary	Employee Contribution %	Employee Contribution	Employer Match %	Employer Match	Combined Contribution
\$50,000	1%	\$500	50%	\$250	\$750
\$50,000	2%	\$1,000	50%	\$500	\$1,500
\$50,000	3%	\$1,500	50%	\$750	\$2,250
\$50,000	4%	\$2,000	50%	\$1,000	\$3,000
\$50,000	5%	\$2,500	50%	\$1,250	\$3,750
\$50,000	6%	\$3,000	50%	\$1,250	\$4,250
\$50,000	7%	\$3,500	50%	\$1,250	\$4,750
\$50,000	8%	\$4,000	50%	\$1,250	\$5,250

^{*}This chart assumes that the employer matches half the employee contribution up to 5% of their annual gross salary.



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