

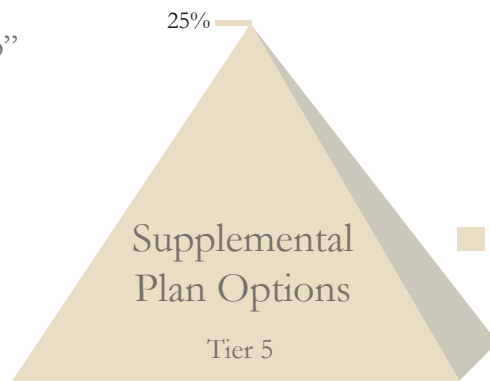
Bottom Up Strategy to Retirement Plan Design-2009

Individual Limit:

\$49,000
\$54,500 with "catch up"

Annual Comp. Limit:

\$245,000 in 2009



Fixed:
Supplement plan options where benefit level exceeds the \$46,000 per year limit. (maximum benefit up to \$195,000 in annual pension). Can include Qualified and/or Non-Qualified design features.

