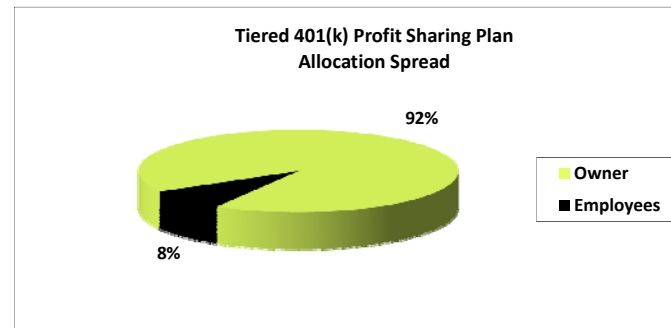
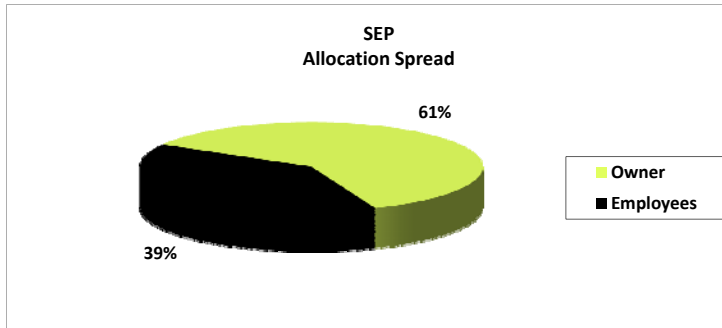




We Deliver Performance

SEP OR 401(k)
CHOICES 2011

Participant	Compensation	Age	Simplified Employee Pension (SEP)		Tiered 401(k) Profit Sharing Plan			
			SEP Contribution	Total	Employee Deferral	4% Safe Harbor Match	Tiered Profit Sharing	Total Contribution
Owner	\$100,000	50	\$25,000		\$22,000	\$4,000	\$28,500	\$54,500
Office Manager	40,000	35	10,000		1,600	1,600	2,000	\$5,200
Assistant	25,000	25	6,250		0	0	1,250	\$1,250
Total	\$165,000		\$41,250		\$23,600	\$5,600	\$31,750	\$60,950
Employee Cost			Total				Total	
			\$16,250		\$1,600	\$3,250	\$4,850	



Note the following:

1. Safe Harbor match contributions are 100% vested immediately. Profit sharing contributions vest 20% per year.
2. The Safe Harbor matching contribution is only allocated to employees who elect to defer.

Northern California

800.952.8800

Southern California

(L.A. Area)

800.736.7090

Southern California

(San Diego Area)

800.572.4122