

CORPORATE PENSION PLANS

PROFIT SHARING

- * Up to 15% of Salary
- * Optional Year-to-Year
- * Can allow for employee contributions as in 401k plans.

DEFINED CONTRIBUTION

- * Up to 25% of Salary
- * Must be done each year
- * Typically employer only contributions

DEFINED BENEFIT

- * Actuarial Calculation based on Age, Salary & # of years to retirement
- * Fixed Commitment
- * Large Contributions
- * "Cadillac" of Plans

412i DEFINED BENEFIT

- * Calculated Benefit
- * Fixed Commitment
- * All contributions must be invested in Fixed Investments
- * Very large contributions
- * "Cadillac" of Plans