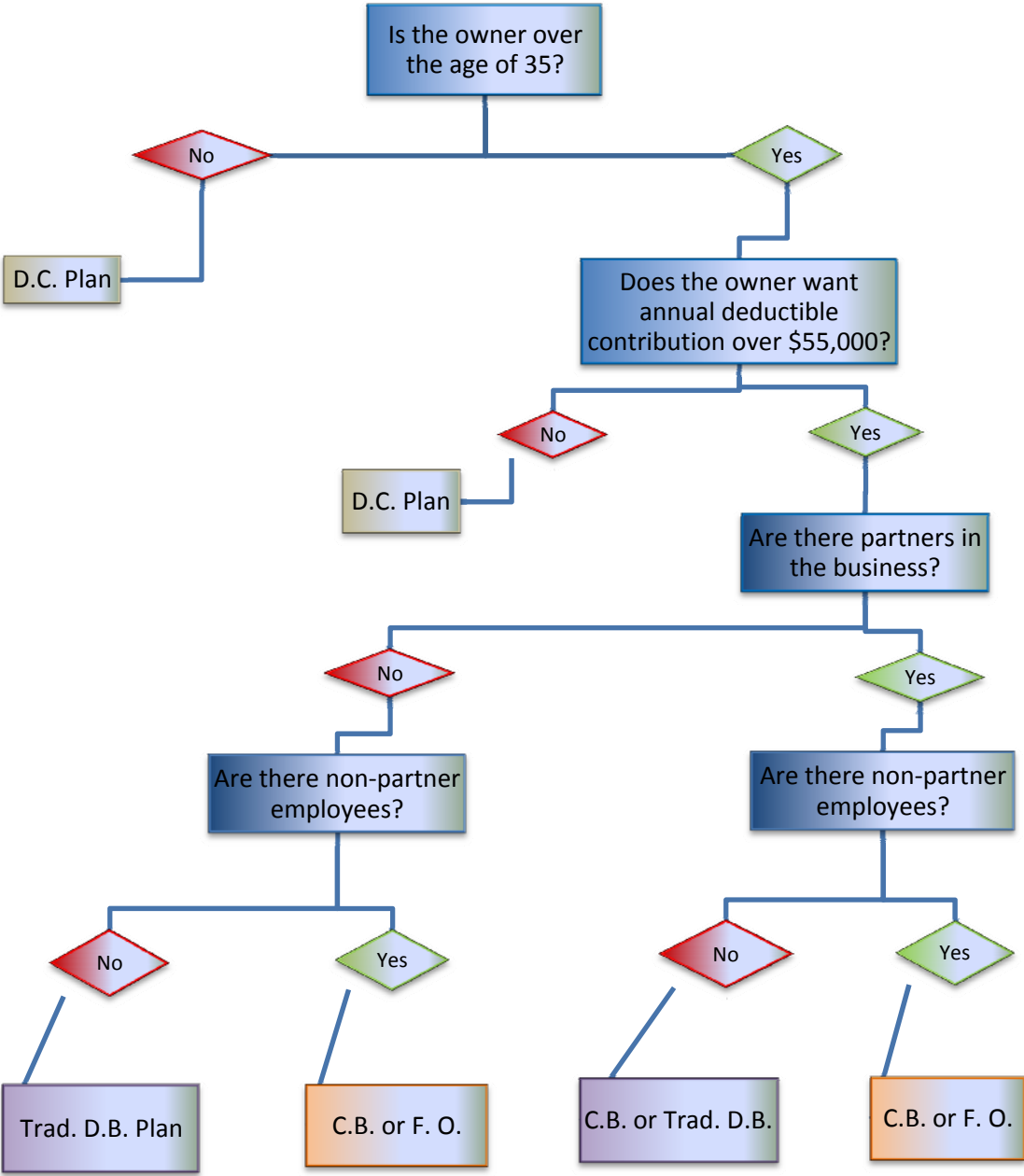


**RETIREMENT PLAN DECISION TREE FOR THE BUSINESS OWNER**



**KEY**

**Trad. D.B.= Traditional Defined Benefit Pension Plan**

**D.C.= Defined Contribution 401(k) Profit Sharing Plan**

**F.O.=Floor Offset Plan**

**C.B.= Cash Balance Plan**