

Increase your Retirement Savings with OGR's Golden Rule 401(k)

	<i>Other 401(k)</i>	<i>Golden Rule 401(k)</i>	<i>Simple IRA</i>
One-time set up fee	\$900-1,000	\$350	\$10/account
Annual fee (based on 4 participants)	\$825-\$1,475	\$440	\$40
Investment Fees	Asset Based only	Asset Based only	Investment Sales Charge plus Asset-Based Fee
Maximum Participant* Contributions	\$16,500 under 50 \$22,000 over 50	\$16,500 under 50 \$22,000 over 50	\$11,500 under 50 \$14,000 over 50
Employer Contribution Limits	Discretionary	Discretionary	Mandatory 3% match or 2% non-elective to all eligible employees
Total Possible Combined Employer/Employee Contributions*	\$54,500	\$54,500	\$28,000

*Contribution amount and participation subject to 2011 IRS Rules, please contact Access Financial Group Inc. to get a full plan analysis. Chart provided by Chris Chigas, Access Financial Group Inc.