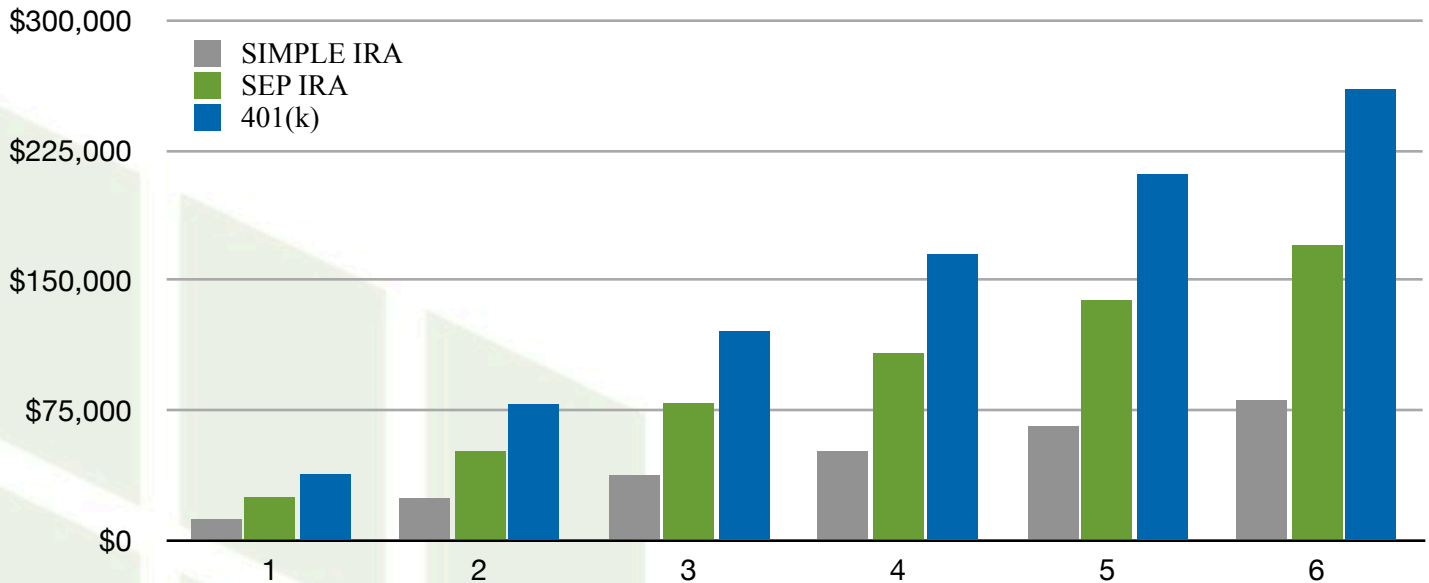




The Benefits of a 401(k) Program for Your Business

- You and your employees may contribute up to \$17,000 per year on a tax-deferred basis.
- Employer contributions to employee accounts are tax deductible.
- Makes your business a more competitive employer by providing comprehensive retirement benefits.
- Our 401(k) plans include a loan feature that allows participants to borrow up to 50% of their account value.
- Some businesses may qualify for a tax credit of up to \$500 for the first three years of the plan.

Account Balance Over a 6-year Period*



*Assumes \$100,000/yr. business profits, maximum allowable contribution for each account, and 5% investment growth rate.

North Capital's 401(k) offering provides clients with a full-service client suite covering Plan Administration, Record Keeping, Education, and Support

Plan Administration	Employer Support	Record Keeping	Employee Support
<ul style="list-style-type: none"> IRS-approved Documents & Forms Online Plan Setup with a Plan Specialist Compliance Testing IRS Forms 1099 and 5500 Preparation Automatic Plan Enrollment 	<ul style="list-style-type: none"> Online Plan Administration Plan Participation Reports Phone and E-mail Customer Support Web-based Forms and Plan Information 	<ul style="list-style-type: none"> Daily Record Keeping Trade Processing and Settlement Online Account Access Participant Statements on Request 	<ul style="list-style-type: none"> Web-based ERISA Education Programs Online Account Management Online Enrollment Meeting Phone and E-mail Customer Support Web-based Forms and Plan Information