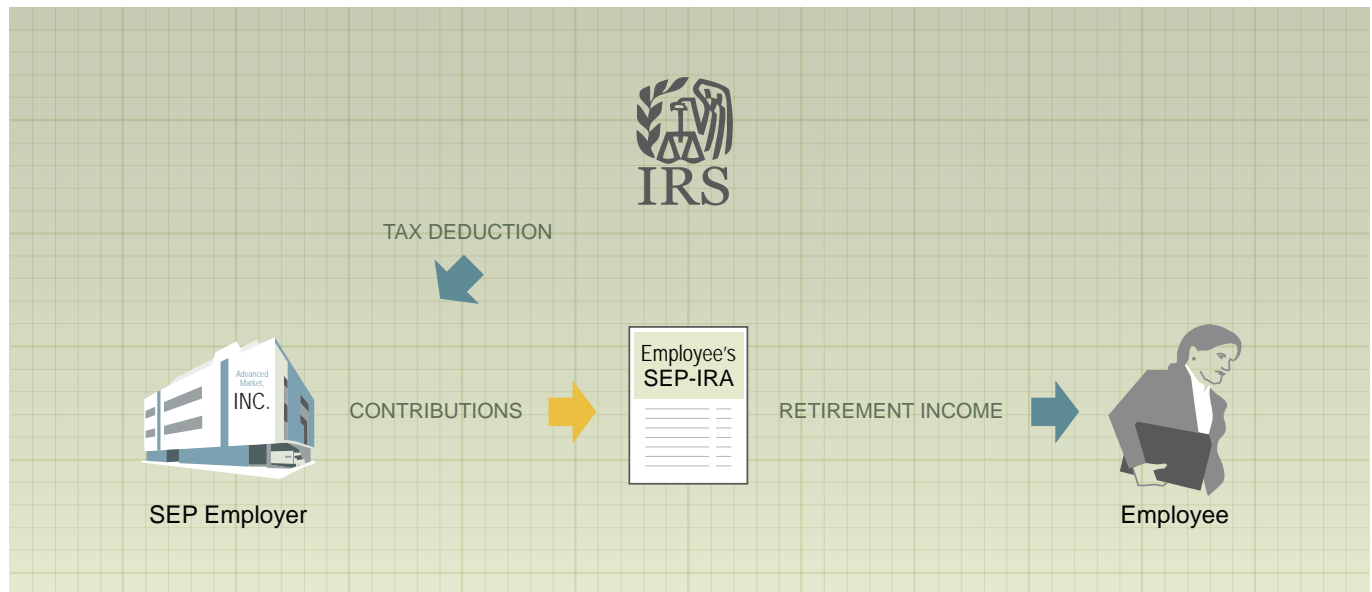


How the Simplified Employee Pension (SEP) Works



The SEP employer makes tax-deductible contributions to the employee's SEP-IRA.

The funds in the employee's SEP-IRA accumulate on a tax-deferred basis and are eventually distributed to the employee to provide retirement income.

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