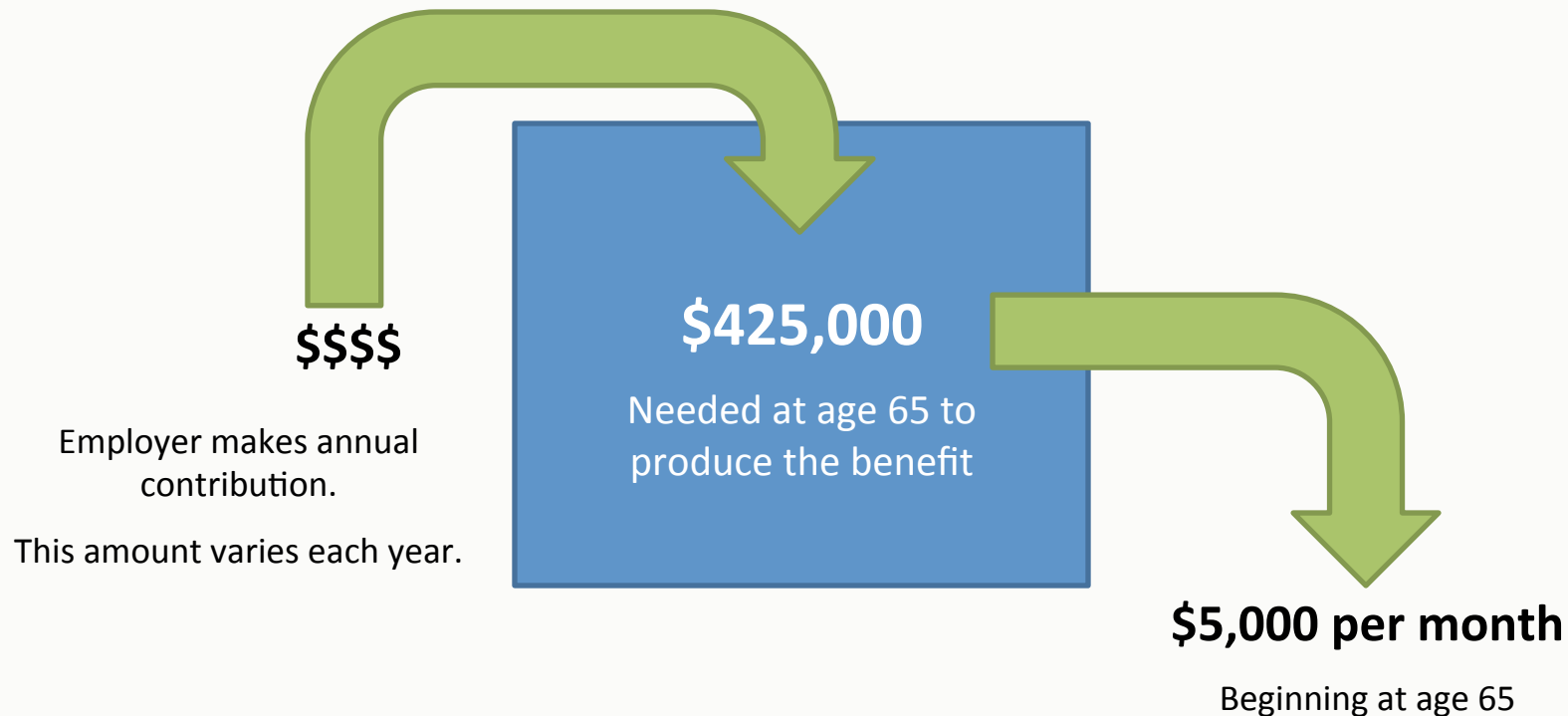


# Defined Benefit Plan



- Worker is 35 when she enters the Defined Benefit plan.
- Employer has 30 years to save \$425,000.
- Amount invested each year depends on the interest rate that can be earned.
- The higher the rate that can be earned, the less the employer needs to put in each year and vice versa!