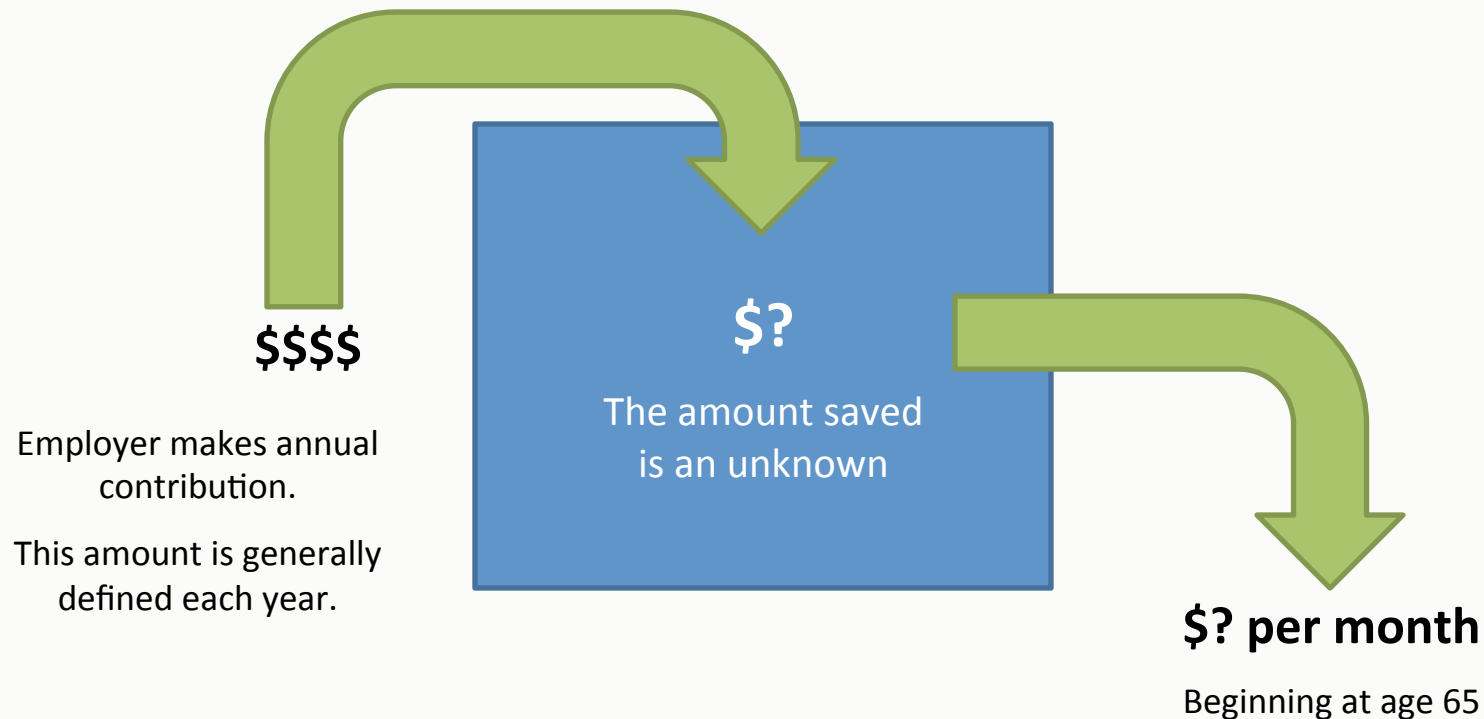


Defined Contribution Plan



- Worker is 35 when she enters the Defined Contribution plan.
- Employer has 30 years to contribute on the employee's behalf.
- Amount invested each year is defined but we don't know how much the plan will have in it at age 65. So, the benefit is unknown