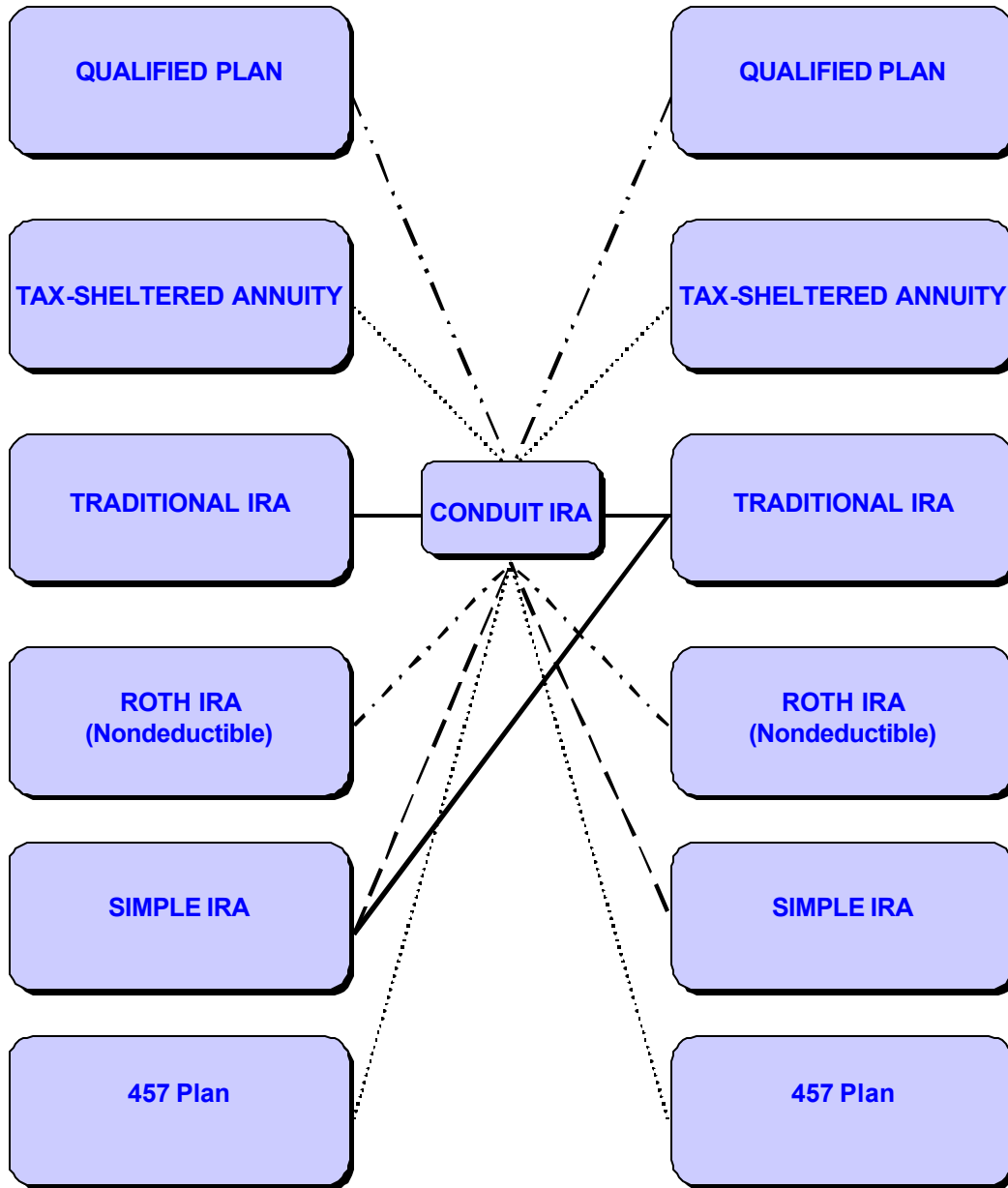


IRA Rollover as a Qualified Plan Conduit

Funds can be transferred directly among all types of plans if the receiving plan permits such a transfer. If not, then a conduit IRA may be utilized.



Note: If a SIMPLE IRA is rolled to any kind of IRA within two years of the SIMPLE IRA being established, there is a 25% penalty tax assessed on such a transfer. A direct transfer to another SIMPLE IRA during that period is not subject to the penalty.