



**Southwest Securities, Inc. and/or Broker/Dealers for which it clears**  
Southwest Securities, Inc. Member NYSE/NASD/SIPC

**SEP IRA Contribution Disclosure**

This form should be completed by the Employer and distributed to all employees. This form is provided as a convenience to our customers to assist them with their SEP IRA Plan. It does not need to be returned to Southwest Securities, Inc.

**1. Written Allocation Formula.**

The Employer has agreed to provide contributions for the Plan Year as follows (*Check ONE*):

- Fixed Percentage - \_\_\_\_\_% of each Participant's Compensation.
- Flat Dollar - \$\_\_\_\_\_ per Participant.
- Contributions made by the Employer are integrated with Social Security. This means that in determining contributions made to your SEP IRA your Employer has taken into account Social Security taxes paid by the Employer on your compensation. Employer contributions made on your behalf would be reduced by certain amounts being contributed on your behalf to the Social Security System, subject to strict guidelines under the Internal Revenue Code. For more information on the effect of Social Security Integration in your particular situation, contact the individual named below.

**2. Restriction on Withdrawals.**

You may withdraw the funds in your IRA at any time. However, a withdrawal from a certificate of deposit prior to maturity may result in a forfeiture of principal or interest. These penalties, as well as any fees which may be charged, are set forth in the IRA disclosure statement you received when you opened your account and/or any specific disclosure accompanying your certificate of deposit (including rules of class) or other investment.

An IRA with another institution may have different terms concerning transfers, withdrawals, rates of return, etc. It is possible that the terms offered at another institution may be more advantageous.

**3. Transfers and Rollovers.**

You may "transfer" or rollover" the funds in your IRA to an IRA with another institution. However, "rollovers" are subject to certain restrictions described in your IRA disclosure statement.

You are permitted to have more than one IRA. So it is possible to have a SEP IRA at this institution and also have a separate contributory IRA at this institution or another institution.

**4. Additional Information.**

The Employer has designated \_\_\_\_\_ (insert Name & Title) to provide additional information to participants about the Employer's SEP Plan.