



LEADERS HOLDING CO.™

Est. 1971

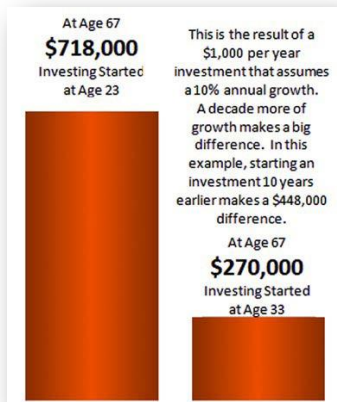
401(k)

The Leader's Casual Furniture® 401(k) retirement plan is available to all Leader's Holding Company™ employees after 60 days of continued employment. For your convenience you will automatically be enrolled at 3% of your earnings the first of the month after you meet eligibility.

Why should I participate in 401(k)?

Social Security will not be enough to retire on. It is only meant as a supplement to other retirement income. The responsibility for obtaining sufficient retirement income is yours. A 401(k) is a sound and great way to start.

Investing Early Pays Off...



401(k) Take Home Money Advantage		
	With Pretax 401(k) Contribution	Without Pretax 401(k) Contribution
Annual Gross Pay	\$35,000	\$35,000
401(k) annual deduction	-1,750	0
Taxable Pay	33,520	35,000
Federal Income Tax (27%)	-8,978	-9,450
FICA (7.65%)	-2,678	-2,678
Annual Savings Equal to your 401(k) savings	0	-1,750
Net Take-Home Pay	\$21,594	\$21,122
Annual Take Home Advantage w/ 401(k)	\$472	

You can invest a percentage of your pay in a 401(k) retirement account. **In addition to your contribution to your retirement savings Leader's Casual Furniture® traditionally matches a percentage of what you invest personally.** This percentage contribution from Leader's Casual Furniture® is determined annually at the end of the year. Contact the HR Office for more information.