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RETIRMENT PLAN GOMPARSON



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401(K) PLAN 15-18

LOANS AVAILABLE30 WHEN TO SET-UP

.

SIMPLE



- PROVIDES PRE-TAX
 RETIREMENT SAVINGS AND
 EASY ADMINISTRATION
- ✓ NO TAX FILINGS REQUIRED



< SIMPLE-IRA







< SIMPLE-IRA



100% OF COMPENSATION UP TO \$15.500

ADDITIONAL \$3,500 IN CATCH-UP Deferrals in Age 50+

CHOICE OF TWO REQUIRED CONTRIBUTIONS:

MATCH

100% UP TO 3% OF COMPENSATION

MAXIMUM
ANNUAL EMPLOYER
CONTRIBUTION

2 CONTRIBUTION

2% OF COMPENSATION TO ALL ELIGIBLE EMPLOYEES THE MATCH CAN BE REDUICED IN 2 DUT OF 5 YEARS

NO ADDITIONAL EMPLOYER CONTRIBUTIONS ARE ALLOWED





SET-UP COMPLEXITY INDEX



MEDIUM

HIGH

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LOANS AVAILABLE

MO

LOW

•

WHEN TO SET-UP

JANUARY 1 -OCTOBER 1



VESTING SCHEDULE AND CONDITIONS

1000% Immediate vesting

SEP RA >>>

< SEP-IRA



- ✓ CONTRIBUTIONS ARE TAX DEDUCTIBLE
- √ YOU ARE NOT REQUIRED TO MAKE A CONTRIBUTION EACH YEAR
- **√** LOW ADMINISTRATIVE COSTS



PLAN SPONSOR

ALL

BUSINESSES



EMPLOYER



REQUIREMENTS

MAY IMPOSE

TAE 21

WITH ANY SERVICE IN Three out of five years



NOT APPLICABLE

DISCRETIONARY EMPLOYER CONTRIBUTIONS

UP TO 25000
OF ELIGIBLE EMPLOYEE
COMPENSATION

MAXIMUM ANNUAL EMPLOYER CONTRIBUTION

OR \$55,000

< SEP-IRA



SET-UP COMPLEXITY INDEX



MEDIUM

HIGH

P

LOANS AVAILABLE

LOW

WHEN TO SET-UP

ANYTIME PRIOR
TO TAX RETURN FILING



VESTING SCHEDULE AND CONDITIONS

100%
IMMEDIATE VESTING

SOLO

401 (K)



- ✓ ALLOWS SOLE-PROPRIETORS
 THE ABILITY TO CONTRIBUTE
 MAXIMUM DEFERRALS PLUS
 20% TO 25% OF THEIR
 INCOME TO A BANKRUPTCY
 PROOF TRUST
- √ NO TAX FILINGS UNTIL ASSETS REACH \$250K



< SOLO 401 (K)



PLAN SPONSOR

ALL BUSINESSES

WITH NO COMMON LAW EMPLOYEES



REQUIREMENTS

DEPENDING ON SITUATION

< SOLO 401 (K)



100% OF INCOME
UP TO \$22,500
IN EMPLOYEE
DEFERRALS (INDEXED)

ADDITIONAL \$7,500 IN CATCH-UP DEFERRALS IF AGE 50+

250/0 OF EARNED INCOME -SCHEDULE C INCOME OR K-1 INCOME

INCOME IS LIMITED TO \$330K



13





SET-UP COMPLEXITY INDEX



MEDIUM

HIGH



LOANS AVAILABLE

劉

LOW

LUW

WHEN TO

SET-UP

PRIOR TO FISCAL YEAR END



VESTING SCHEDULE
AND CONDITIONS

100%
IMMEDIATE VESTING

.

401 (K) PLAN >>>



- PROVIDES AN EFFECTIVE TAX
 TOOL AND EMPLOYEE BENEFIT
 WITH EMPLOYER CONTROL
- ✓ ROTH CONTRIBUTIONS
 ALLOWED FOR HIGH INCOME
 TAXPAYERS



EMPLOYER

< 401 (K) PLAN



ALL BUSINESSES

EXCEPT GOVERNMENTAL AGENCIES



REQUIREMENTS

MAY IMPOSE

AGE 21

AND 1 YEAR OF SERVICE
WITH 1.000 HOURS

< 401 (K) PLAN



100% OF INCOME
UP TO \$22,500
IN EMPLOYEE
DEFERRALS (INDEXED)

ADDITIONAL \$7,500 IN CATCH-UP DEFERRALS IF AGE 50+

OF ELIGIBLE EMPLOYEE COMPENSATION

MAXIMUM
ANNUAL EMPLOYER
CONTRIBUTION

INDIVIDUAL ELIGIBLE EMPLOYEE COMPENSATION IS LIMITED TO \$330K (INDEXED).

INDIVIDUAL TOTAL CONTRIBUTIONS MAY NOT EXCEED \$66,000 (INDEXED)

< 401 (K) PLAN



COMPLEXITY INDEX

LOW LOANS **AVAILABLE VESTING SCHEDULE AND CONDITIONS**

MEDIUM

HIGH

WHEN TO SET-UP

PRIOR TO FISCAL YEAR END

SCHHEDULE A

EMPLOYER CONTRIBUTIONS MAY BE SUBJECT TO REQUIREMENTS SUCH AS 1,000 HOURS OF SERVICE AND/OR EMPLOYMENT ON THE LAST DAY OF THE PLAN YEAR.

SNIE 401 (K) PLAN >>>

< SAFE HARBOR 401 (K) PLAN



- GREAT FOR SMALL, FAMILY
 OWNED BUSINESSES WHO WISH
 TO AVOID ADP/ACP AND
 TOP-HEAVY DISCRIMINATION
 TESTS
- **√** ROTH CONTRIBUTIONS ALLOWED
- **√** ROTH CONVERSION ALLOWED



FUNDED BY

EMPLOYEE &

EMPLOYER



TYPICAL PLAN SPONSOR

ALL BUSINESSES

EXCEPT GOVERNMENTAL AGENCIES



REQUIREMENTS

MAY IMPOSE

AGE 21

AND 1 YEAR OF SERVICE
WITH 1.000 HOURS

< SAFE HARBOR 401 (K) PLAN



100% OF INCOME UP TO \$22,500

IN EMPLOYEE Deferrals (Indexed)

ADDITIONAL \$7,500 IN CATCH-UP DEFERRALS IF AGE 50+

CHOICE OF ONE SAFE HARBOR MATCH FORMULA OR SH NON-ELECTIVE:

- BASIC MATCH 100% UP TO 3% OF COMPENSATION PLUS 50% OF NEXT 2% OF COMPENSATION
- MAXIMUM
 ANNUAL EMPLOYER
 CONTRIBUTION
- 1 PENHANGED MATCH 100% UP TO 4%
 OF COMPENSATION (THE ENHANGED
 MATCH IS EASIER TO EXPLAIN AND SETUP ON PAYROLL)
- 2 CONTRIBUTION OF 3% OF COMPENSATION TO ALL ELIGIBLE EMPLOYEES

< SAFE HARBOR 401 (K) PLAN

SET-UP COMPLEXITY INDEX LOW HIGH MEDIUM LOANS **AVAILABLE** WHEN TO **SET-UP VARIES DEPENDING ON SAFE HARBOR VESTING SCHEDULE AND CONDITIONS EDIATE VESTING**

> ADDITIONAL DISCRETIONARY EMPLOYER CONTRIBUTIONS MAY BE Subject to a vesting schedule.

• • • •

PROFIT SHARING PLAN

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ADVANTAGES

- ✓ OFTEN ADDED TO A 401K GIVING THE SPONSOR THE DISCRETION TO CONTRIBUTE A TOTAL OF 25% OF ELIGIBLE PLAN COMPENSATION
- CONTRIBUTION AMOUNTS CAN VARY GREATLY AMONG OWNERS AND ELIGIBLE EMPLOYEES



EMPLOYER

< PROFIT SHARING PLAN



- TYPICAL PLAN SPONSOR
- ALL
- BUSINESSES



REQUIREMENTS

MAY IMPOSE

MRE 21

AND 1 YEAR OF SERVICE WITH 1,000 Hours. 2 Years if 100% Vesting



NOT APPLICABLE

DISCRETIONARY CONTRIBUTIONS

UP TO 250/0
OF ELIGIBLE EMPLOYEE
COMPENSATION

MAXIMUM ANNUAL EMPLOYER CONTRIBUTION

INDIVIDUAL ELIGIBLE EMPLOYEE Compensation is limited to \$330k (Indexed).

INDIVIDUAL TOTAL CONTRIBUTIONS MAY NOT EXCEED \$66,000 (INDEXED)

< PROFIT SHARING PLAN



COMPLEXITY INDEX

LOW MEDI

MEDIUM

HIGH

LOANS AVAILABLE

WES.

WUENTO

WHEN TO SET-UP

ANYTIME PRIOR TO TAX RETURN FILING

VESTING SCHEDULE
AND CONDITIONS

VESTIVO SCHHEDIU E AVAII ARI E

CONTRIBUTIONS MAY BE SUBJECT TO REQUIREMENTS SUCH AS 1,000 HOURS OF SERVICE AND/OR EMPLOYMENT ON THE LAST DAY OF THE PLAN YEAR

CASH BALANCE

C DEFINED BENEFIT PLAN 1

>>>



ADVANTAGES

- ALLOWS OWNERS WHO ARE 40+ TO CONTRIBUTE MUCH HIGHER CONTRIBUTIONS PER YEAR
- CASH BALANCE CONTRIBUTIONS ARE A DEDUCTION AGAINST BUSINESS INCOME.
- ✓ IF A SHAREHOLDER OR PARTNER RECEIVES A K-1, THE INDIVIDUAL'S PERSONAL FEDERAL TAXES CAN BE REDUCED BY A CASH BALANCE CONTRIBUTION.



< CASH BALANCE PLAN



TYPICAL PLAN SPONSOR

ALL BUSINESSES

WITH CONSISTENT PROFIT PATTERNS



ELIGIBILITY ENTRY REQUIREMENTS

MAY IMPOSE

AGE 2

AND 1 YEAR OF SERVICE
WITH 1.000 HOURS



NOT APPLICABLE

CONTRIBUTIONS ARE

MANDATORY

OWNER CONTRIBUTIONS ARE OFTEN
SET AT A PERCENTAGE OF INCOME
WHICH MAY BE ADJUSTED EVERY 3 TO 5 YEARS

MAXIMUM ANNUAL EMPLOYER CONTRIBUTION

WAGES ARE LIMITED TO \$330,000 (INDEXED)

INDIVIDUAL CONTRIBUTION LIMITS UP TO \$265,000 PER PERSON DEPENDING ON AGE AND WAGE

< CASH BALANCE PLAN



COMPLEXITY INDEX

LOANS
AVAILABLE
VES
VESTING SCHEDULE

W MEDIUM

HIGH

WHEN TO SET-UP

ANYTIME PRIOR TO TAX RETURN FILING

VESTING SCHEDULE AND CONDITIONS

VESTING SCHHEDULE AVAILABLE

EMPLOYER CONTRIBUTIONS ARE NOT SUBJECT TO REQUIREMENTS IN MOST CASES IN ORDER TO PASS THE DISCRIMINATION TESTS.