

If you're considering sponsoring a retirement plan for your employees, you've probably given thought to the significant advantages it could bring your business: from recruiting and retaining top people to providing tax advantages for you and your company. Even if you already have a plan in place, it may no longer be the optimal retirement plan for you and your employees.

Our complete evaluation will help you:

- Get the most out of your own retirement savings needs
- Attract and retain a strong employee base
- Help your employees build their retirement savings
- Steer through ERISA guidelines
- Take advantage of tax savings
- Understand costs, helping you reduce plan expenses

Your business needs are unique and your retirement plan should be closely aligned with your goals. We can help make selecting one easier by walking you through every step to help you build the optimum retirement plan for your situation.

Your Broker-dealer disclosure will appear here.

Your retirement plan options include:

- Payroll Deduction IRAs
- SEP IRAs
- SIMPLE IRAs
- Profit-Sharing Plans
- Age-Weighted Profit-Sharing Plans
- New Comparability Profit-Sharing Plans
- 401(k) Profit-Sharing Plans (including single-person-business option)
- Safe Harbor 401(k) Profit-Sharing Plans
- Money Purchase Plans
- Defined Benefit Pension Plans
- 403(b) Non-ERISA Plans

You may be interested in providing a greater benefit for your key employees and/or yourself. In that case, we can perform a design study to determine whether or not you are a candidate for a Safe Harbor, Age-Weighted or New Comparability 401(k) Profit-Sharing Plan.

In all cases, we will:

- Analyze your specific needs and goals, ensuring that every unique element of your business has been considered.
- Compare your ambitions and your business' distinct characteristics to our broad, diversified retirement plan offerings. Our vast array of plans makes it possible for us to help build the ideal plan to fit your needs.
- Make a recommendation that pinpoints the most suitable retirement plan for your business.

We understand the unique challenges and opportunities that you face. We'll help you make the right choice for your business. We provide retirement plan solutions that work for your business today and provide for your growth tomorrow.

Consult your legal and/or tax counsel for advice and information concerning your particular circumstances. Neither the broker-dealer nor any of its representatives may give legal or tax advice.

Your Photo:
Optional

Your Name
Your title

Located at:

Your Institution's Name

Street Address
City, State Zip
Phone number
Email address

Your logo may appear here.

Build a stronger future
For you and your employees



Your logo may appear here.

	SEP IRAs	SIMPLE IRA	Profit Sharing	401(k) including Solo (k)	Safe Harbor 401 (k)	403 (b) Non-ERISA	Defined Benefit Pension
Employer's Establishment	<ul style="list-style-type: none"> All taxable businesses Tax-exempt organizations Government entities 	<ul style="list-style-type: none"> All taxable businesses Tax-exempt organizations Government entities No more than 100 employees; no current qualified plan 	<ul style="list-style-type: none"> All taxable businesses Tax-exempt organizations Government entities 	<ul style="list-style-type: none"> All taxable businesses Tax-exempt organizations 401(k), including-Solo (k) available to owners Businesses with no employees other than owners and spouses 	<ul style="list-style-type: none"> All taxable businesses Tax-exempt organizations 	<ul style="list-style-type: none"> Tax-exempt 501(c)(3) organizations Public education organizations 	<ul style="list-style-type: none"> All taxable businesses Tax-exempt organizations Government entities
Eligibility Requirements	Must include employees who have worked for 3 out of the last 5 years, are age 21 or older and earn \$600 in a year	Must include employees who have earned \$5,000 during any 2 preceding calendar years and who are expected to earn \$5,000 in current year	Must include employees with 1 year of service (1,000 hours) and are age 21 or older If 2 years of service required, no vesting schedule is allowed	Must include employees with 1 year of service (1,000 hours) and who are age 21 or older	Must include employees with 1 year of service (1,000 hours) and who are age 21 or older	Employees are usually eligible immediately	Must include employees with 1 year of service (1,000 hours) and who are age 21 or older If 2 years of service required, no vesting schedule is allowed
Employee Deferral Limits	Not permitted in employer-only funded SEP	<ul style="list-style-type: none"> Lesser of \$13,500 or 100% of compensation \$3,000 catch-up contribution if 50 or older 	No employee contributions allowed	<ul style="list-style-type: none"> Lesser of \$19,500 or 100% of compensation \$6,000 catch-up contribution if 50 or older 	<ul style="list-style-type: none"> Lesser of \$19,500 or 100% of compensation \$6,000 catch-up contribution if 50 or older 	<ul style="list-style-type: none"> Lesser of \$19,500 or 100% of compensation \$6,000 catch-up contribution if 50 or older 	No employee contributions allowed
Contribution Limits	Lesser of \$58,000 or 25% of compensation	Consists of the maximum employee deferral limit plus the required employer contribution	Lesser of \$58,000 or 100% of compensation	<ul style="list-style-type: none"> Lesser of \$58,000 or 100% of compensation Deferrals are counted for contribution maximum 	<ul style="list-style-type: none"> Lesser of \$58,000 or 100% of compensation Deferrals are counted for contribution maximum 	See above; only employee deferrals are allowed in a non-ERISA 403(b)	Contributions determined by actuarial assumptions and anticipated payouts during retirement
Employer Deduction Limits	25% of total eligible compensation	Employer contribution may not exceed 3% (if match), or 2% (if nonelective) of compensation	25% of total eligible compensation	25% of total eligible compensation	25% of total eligible compensation	<ul style="list-style-type: none"> Not applicable No employer contributions are allowed in a non-ERISA 403(b) 	Employer may deduct contributions necessary to fund future benefits
Compliance Testing	No testing required unless integrated with Social Security	No testing required	Testing is required	<ul style="list-style-type: none"> ADP/ACP testing required Other tests will apply (Solo(k) excluded) 	<ul style="list-style-type: none"> ADP/ACP testing may not be required Other tests will apply 	No testing required	<ul style="list-style-type: none"> Testing is required Enrolled Actuary needed to determine contributions
Employer Contribution	<ul style="list-style-type: none"> Discretionary employer contributions Variety of contribution formulas available 	<ul style="list-style-type: none"> Mandatory Choice of >Match 100% of elective deferrals up to 3% of compensation; >Match may be reduced 2 out of 5 years but never less than 1%; OR >Nonelective contribution to all eligible employees of 2% of compensation No other contributions may be made to the plan 	<ul style="list-style-type: none"> Discretionary employer contribution Variety of profit-sharing contribution formulas available 	<ul style="list-style-type: none"> Discretionary employer contribution Variety of matching and profit-sharing contribution formulas available 	<ul style="list-style-type: none"> Required Various contribution formulas available 401(k) plans with automatic enrollment will qualify for Safe Harbor if certain contribution requirements are met 	Employer contributions not allowed in non-ERISA 403(b)	<ul style="list-style-type: none"> Mandatory employer contributions Maximum benefit that can be funded can be as high as 100% of highest 3-year average pay, up to \$230,000

	SEP IRAs	SIMPLE IRA	Profit Sharing	401(k) including Solo (k)	Safe Harbor 401 (k)	403 (b) Non-ERISA	Defined Benefit Pension
Compensation	Limited to \$290,000 eligible compensation per employee	Only limited to \$290,000 for purposes of 2% non-elective contribution	Limited to \$290,000 eligible compensation per employee	Limited to \$290,000 eligible compensation per employee	Limited to \$290,000 eligible compensation per employee	Limited to \$290,000 eligible compensation per employee	Limited to \$290,000 eligible compensation per employee
Vesting	100% immediate vesting of employer contribution	100% immediate vesting of elective deferrals and employer contribution	May be subject to vesting schedule	<ul style="list-style-type: none"> 100% immediate vesting of elective deferrals Profit-sharing contribution may use vesting schedule 	<ul style="list-style-type: none"> 100% immediate vesting of elective deferrals and the Safe Harbor contribution Qualifying auto-enrollment plans may have a 2-year vesting schedule on Safe Harbor contributions Profit-sharing contribution may use vesting schedule 	100% immediate vesting of elective deferrals	May be subject to vesting schedule
Tax Reporting/Disclosure Requirement	<ul style="list-style-type: none"> No 5500 reporting Employer must provide basic information to employees 	<ul style="list-style-type: none"> No 5500 reporting Employer must provide annual 60-day notification to employees 	Full ERISA requirements, 5500 reporting, bonding, etc.	<ul style="list-style-type: none"> Full ERISA requirements, 5500 reporting, bonding, etc. Solo (k) exempt if only owners and their spouses are eligible participants and plan balance is under \$250,000 	<ul style="list-style-type: none"> Full ERISA requirements, 5500 reporting, bonding, etc. Employer must provide Safe Harbor notice 30-90 days prior to each plan year 	No 5500 reporting	Full ERISA requirements, 5500 reporting, bonding, etc.
Top-Heavy Rules	No top-heavy testing required unless integrated with Social Security	No top-heavy testing required	Top-heavy testing is required	Top-heavy testing required; Solo (k) excluded	Top-heavy testing required on profit-sharing contribution	No top-heavy testing required	Top-heavy testing required
Distributions	Normal IRA distribution rules apply	Normal IRA distribution rules apply, but 25% penalty applies to pre-59½ withdrawals during the first 2 years	Only with distributable event: death, disability, separation of service, or plan termination	Only with distributable event: death, disability, separation of service, or plan termination	Only with distributable event: death, disability, separation of service, or plan termination	Only with distributable event: death, disability, separation of service, or plan termination	Only with distributable event: death, disability, separation of service, or plan termination
Hardship Distributions	No	No	Yes	Yes	Yes	Yes	No
Loans	No	No	Yes	Yes	Yes	May be allowed	May be allowed
Rollovers—IN	Yes	No	Yes	Yes	Yes	Yes	May be allowed
Rollovers—OUT	Allowed	Allowed after 2 years of participation; during first 2 years of participation, may only roll over to another SIMPLE IRA	Allowed, assuming a triggering event has occurred	Allowed, assuming a triggering event has occurred	Allowed, assuming a triggering event has occurred	Allowed, assuming a triggering event has occurred	Allowed, assuming a triggering event has occurred