

# Retirement Plan Comparison Chart

Most Restrictive / Lowest Costs

Most Flexible / Higher Costs

|  | IRA BASED<br><small>For new companies that need some type of plan in place</small>                                     |   | DEFINED CONTRIBUTION<br><small>For established companies that can make higher investment contributions</small>   |  | DEFINED BENEFIT<br><small>For mature companies that have high cash flow and profitability means within 10-15 years of retirement</small> |
|--|--|---|--|--|--|
|  | SEP  | SIMPLE-IRA  | Safe Harbor 401(k) Non Elective (SHE)  | Safe Harbor 401(k) Match   | Cash Balance   |
| <b>Key Advantage</b>                                 | Least work involved  | Salary reduction plan with little administrative paperwork  | ADP/ACF tests deemed to pass. Minimum contribution requirement   | ADP/ACF tests deemed to pass. Minimum contribution requirement   | Provides a fixed, pre-established benefit for employees  |
| <b>What company may have this plan</b>               | Any Employer. 408(a) plan not allowed when SEP is in place.  | Any Employer with less than 100 employees. 408(a) plan not allowed when SIMPLE is in place.   | Any employer with one or more employees  | Any employer with one or more employees  | Any employer with one or more employees  |
| <b>Employer's Responsibilities</b>                   | Set up plan by completing IRS Form 990-SEP. No 408(a) form required.   | Set up plan by completing IRS Form 990-SIMPLE or 990 Form 990-SIMPLE. No 408(a) form required.  | Legal plan document required. Reassessment 75% for all funding/lossy plan qualified. Annual 408(a) form filing required.   | Legal plan document required. Reassessment 75% for all funding/lossy plan qualified. Annual 408(a) form filing required.   | Legal plan document required. Annual 408(a) form filing required and Annual Act Certifications are required.                             |
| <b>Funding Responsibility</b>                        | Funded solely by Employer  | Employee Deferrals. Required Employer contribution.   | 401(k): Required Employer contribution of 3% of compensation for all eligible employees.<br>Employee Deferrals and Discretionary Employer contributions are allowed.   | 401(k) Match: Required Match of Employee Deferrals. 100% of first 3% of compensation and 50% of the next 2%.<br>Must be 3% of compensation.<br>Employee Deferrals and Discretionary Employer contributions are allowed.  | Funded solely by Employer  |
| <b>Maximum Annual Contribution (Per participant)</b> | Only Employer Contribution Allowed. Limit of 25% of compensation or current plan year compensation. Total of \$14,000. | Employee: 20% (Total \$14,000). Catch-up if age 50 is \$4,000.<br>Employer: Either a 30% match or Employer Deferrals up to 3% of compensation or contribute 2% of compensation to all eligible employees. | Employee: 20% (Total \$14,000). Catch-up if age 50 is \$4,000.<br>Employer/Employee Combined: Total allocation of lesser of \$10,000 or 10% of compensation. Catch-up amount not included is \$10,000. Employer can deduct up to 25% of total eligible compensation. | Employee: 20% (Total \$14,000). Catch-up if age 50 is \$4,000.<br>Employer/Employee Combined: Total allocation of lesser of \$10,000 or 10% of compensation. Catch-up amount not included is \$10,000. Employer can deduct up to 25% of total eligible compensation. | Annual required contribution will be determined by actuary.  |
| <b>401(k) Coverage Requirements</b>                  | Age 21 and worked 1 out of 5 years with at least 5% of annual compensation. Tiers on first day of following Plan Year. | Any employee who earns \$5,000 in our net pay and has prior 7 years. Tiers on the first day of following Plan Year.   | Age 21 and 1 Year of Service (10%);<br>Tiers on the first annual entry date. 1000 hours in 12 months from 20%.   | Age 21 and 1 Year of Service.<br>Tiers on the first annual entry date. 1000 hours in 12 months from 20%.   | Age 21 and 1 Year of Service. Tiers on the first annual entry date. 1000 hours in 12 months from 20%.                                    |
| <b>Withdrawals &amp; Payments</b>                    | Permitted with restrictions  | Permitted with restrictions   | Permitted with restrictions  | Permitted with restrictions  | Payment begins after retirement.   |
| <b>Loans permitted</b>                               | No   | No  | Yes, with restrictions   | Yes, with restrictions   | Yes, with restrictions   |
| <b> vesting</b>                                      | Immediate 100%   | Immediate 100%  | Safe Harbor is 100% vested. Employer Discretionary contributions vest per plan's vesting schedule  | Safe Harbor is 100% vested. Employer Discretionary contributions vest per plan's vesting schedule  | Employer contributions vest per plan's vesting schedule  |
| <b>Plan Document</b>                                 | 990 Form 990-SEP -- No Cost  | 990 Form 990-SIMPLE or 990 Form 990-SIMPLE -- No Cost   | Full plan document -- \$2,000 or plan set up and every 5 years for 401(k) required restatement   | Full plan document -- \$2,000 or plan set up and every 5 years for 401(k) required restatement   | Full plan document -- \$2,000 or plan set up and every 5 years for 401(k) required restatement   |
| <b>Estimated annual administrative costs</b>         | None   | None  | Avg. \$1,000 - \$1,500 Annually  | Avg. \$1,000 - \$1,500 Annually  | Avg. \$4,000 - \$5,000 Annually  |

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