



PROTECTING WHAT MATTERS MOST TO YOU

Safe Harbor

Employers can avoid non-discrimination testing (ADP, ACP and Top Heavy) by adopting a safe harbor 401(k) plan.

Basic Matching Contribution:

100% match up to 3%, plus 50% on next 2%

Enhanced Matching Contribution:

Higher match rate, up to 4% or 6%

Non-Elective Contribution:

Employer typically contributes fixed 3%



Satisfies Annual IRS Non-Discrimination Testing



Tax Credits for New Plans



Flexible Plan Options



Talent Retention & Attraction



Legal Protection Against Retirement Discrimination

LEARN MORE

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