



Tools to Grow Your Plan: STP and SECURE 2.0 Tax Credits

Presented by: [Jeff Dickerson](#)



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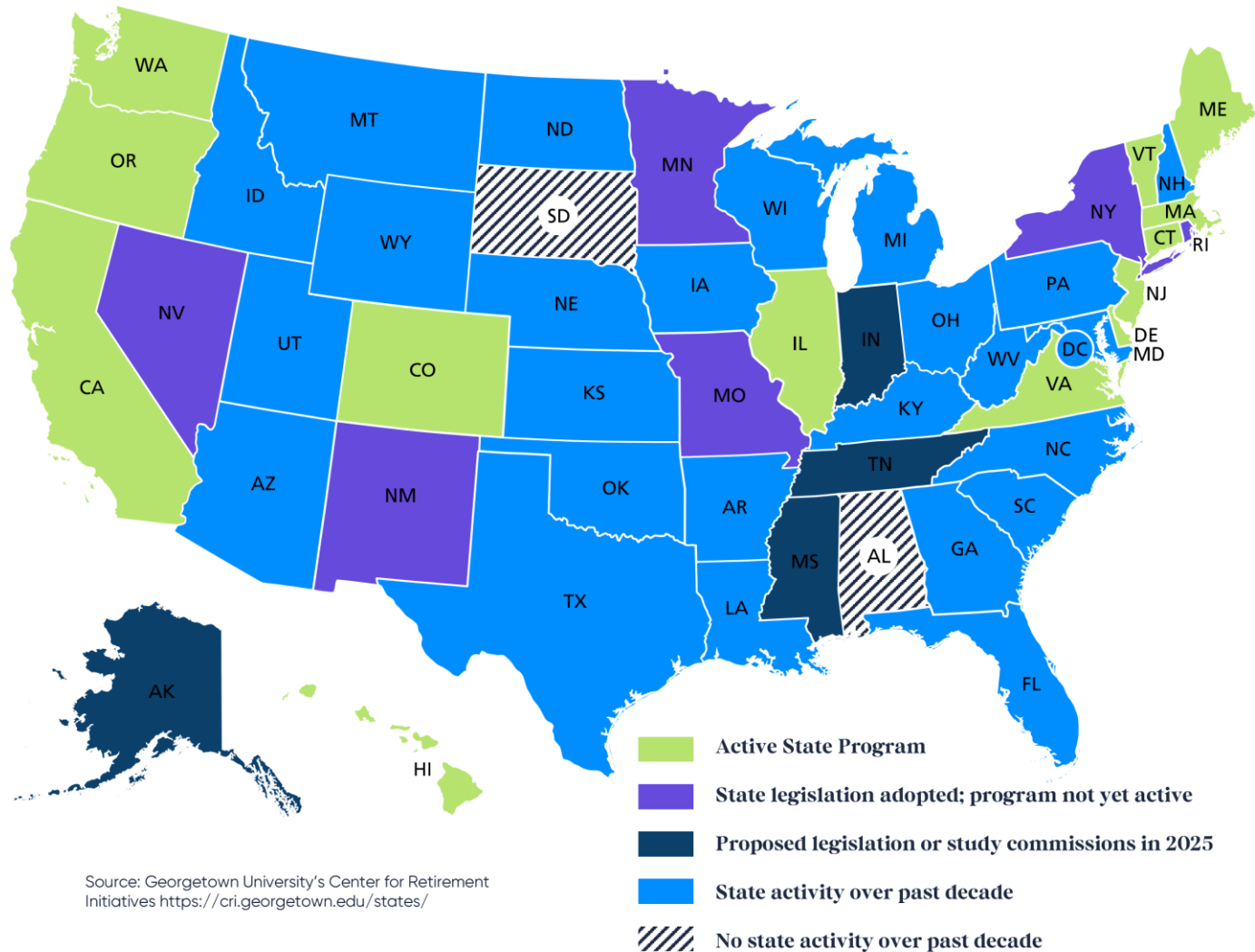


Agenda

1. Why adopt a plan?
2. Tax Credits
 - Establishment Fee Credit
 - Autoenrollment Credit
 - Employer Contribution Credit
3. Straight Through Plans - STP
4. PlanHub



Why Companies Will Offer a Plan?



Source: Georgetown University's Center for Retirement Initiatives <https://cri.georgetown.edu/states/>



Attract and retain more qualified employees, as employees are looking for more benefits these days.



More and more states are now requiring employers to offer a retirement plan.



Provides higher contribution limits than IRAs and allows employer contributions.



Fairly simple way to save through the automated payroll deduction



New tax credits available for companies that have not previously offered a retirement plan.





**Setting
Every
Community
Up for
Retirement
Enhancement**

The SECURE Act Intro

The SECURE Act of 2019 (“SECURE 1.0”) introduced a number of tax credits. These are designed to encourage small employers to sponsor retirement plans and to incentivize retirement savings by their employees.

- The SECURE Act 2.0, which was included in Consolidated Appropriations Act of 2022, clarified and enhanced some of these credits.
- **SECURE 2.0 Effective Date:**
 - Enhancements to 45E are effective for tax years beginning after Dec. 31, 2022
- Reminder: vendors discussing tax credits with clients should remind clients that they are not providing tax advice and that the clients may wish to consult with tax professionals.

A person in a white shirt is standing at a desk, holding a pen over a document. The document appears to be a list or spreadsheet. The background is a warm, blurred office setting.

Establishment Fee Tax Credit

For the first credit year (year when the Plan is established) and each of the 2 taxable years immediately following the first credit year, the tax credit available is the lesser of \$250 for each NHCE who is eligible to participate in the Plan (minimum of **\$500**) or **\$5,000**.

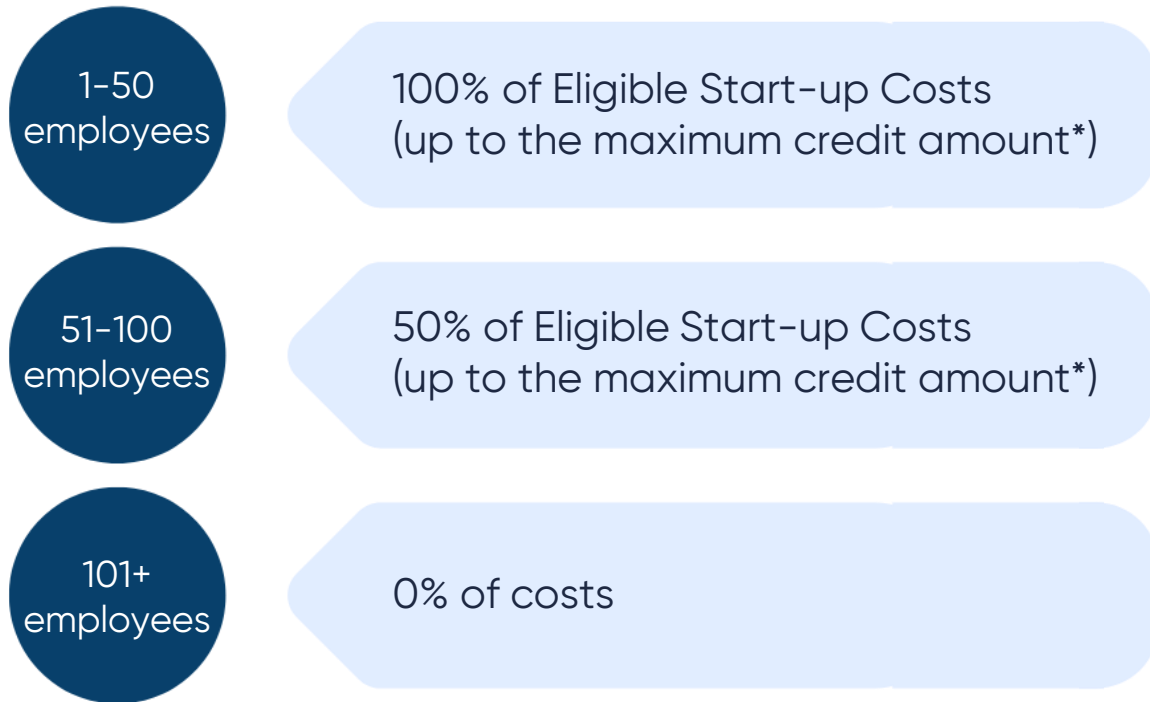
- Examples:

1. Company with 1 eligible NHCE – $1 \times \$250 = \250 but get the \$500 tax credit
2. Company with 5 eligible NHCE's – $5 \times \$250 = \$1,250$ credit
3. Company with 10 eligible NHCE's – $10 \times \$250 = \$2,500$ credit
4. Company with 20 or more eligible NHCE's – $20 \times \$250 = \$5,000$ credit

The tax credit is only available when an employer is establishing a new retirement plan, including 401(k) Plans, if the employer offered a retirement plan at any time during the previous three years which covered substantially the same employees as the new plan, the tax credit is not available.

The tax credit is not a deduction. The tax credit reduces the employer's tax liability dollar-for-dollar. If this tax credit is calculated to equal \$2,000, then the employer's tax liability is reduced by \$2,000.

Amounts & Phaseouts for Establishment Fee Credits



- The Start-up Credit as provided by SECURE 2.0 covers a much higher percentage of Eligible Start-up Costs but is subject to the same cap
- The SECURE Act only reimbursed 50% of Eligible Start-up Costs (up to the maximum credit) for any employer with 100 or fewer employees
- SECURE 2.0 allows the credit to cover 100% of Eligible Start-up Costs for employers with 50 or fewer employees



AutoEnrollment Tax Credit

For a Plan that implements Auto Enrollment in 2020 or later, a \$500 credit is available in the year that the Auto Enrollment is implemented and each of the next 2 years.

EACA Credit Eligibility: The employer must have 100 or fewer employees who earned at least \$5,000 in compensation in the preceding year. Unlike the Start-up Credit, there are not separate tiers for 1-50 and 51-100 employees, no phaseout based on number of employees, and no NHCE requirement.

Available for both new plans established after 2020 as well existing plans that do not currently have auto enrollment but amend their plan to add auto enrollment.

Companies that elect a Safe Harbor QACA type of plan design qualify for this tax credit as this design includes the Auto Enroll component.

Employees may still elect to "Opt Out" or chose a different amount to contribute.

Size of the Employer	EACA Credit
1-100 employees	\$500
101+ employees	\$0



Employer Contribution Tax Credit

- **Background:** Employers may be eligible for tax credit to offset the cost of employer contributions to a new defined contribution plan made with respect to participants making \$100,000 or less in FICA wages (as adjusted by inflation)
- **Eligibility:** Employers with 100 or fewer employees making at least \$5,000 in the preceding tax year (with credits phased out based on number of employees in the preceding tax year for employers with more than 50 employees in the preceding tax year)
- **Maximum Credit:** Lesser of actual employer contribution or \$1,000 per employee.
 - Credit available if funded as a matching or nonelective type of contribution.



This information is being provided for educational purposes only.

It should not be construed as providing legal or investment advice and is not designed to be complete in all material respects.

Employer Contribution Tax Credit

Maximum Credit: Lesser of actual employer contribution or \$1,000 for each employee making \$100,000 or less in FICA wages (as adjusted for inflation)

Assume 50 ee's making \$100K

Assume 75 ee's making \$100K

Years Since Plan Adoption	Tax Credit (1-50 Employees)	Tax Credit (51-100 Employees)
1 st Year	100% of eligible employer contribution 50 ee's x \$1,000 = \$50,000	Same minus 2% times number of employees over 50 .02 x 25 = .50 \$75k x .50 = \$37,500 \$75K - \$37,500 = \$37,500
2 nd Year	100% of eligible employer contribution 50 ee's x \$1,000 = \$50,000	Same minus 2% times number of employees over 50 \$37,500
3 rd Year	75% of eligible employer contribution 50 ee's x \$1K = \$50K X 75% = \$37,500	Same minus 2% times number of employees over 50 \$37,500 x 75% = \$28,125
4 th Year	50% of eligible employer contribution 50 ee's x \$1K = \$50k x 50% = \$25,000	Same minus 2% times number of employees over 50 \$37,500 x 50% = \$18,750
5 th Year	25% of eligible employer contribution 50 ee's X 1\$K = \$50K X 25% = \$12,500 Total over 5 years = \$175,000	Same minus 2% times number of employees over 50 \$37,500 X 25% = \$9,375 Total over 5 years = \$131,250



Sample of all Tax Credits

Assume 20 ee's making \$100,000 and making a \$1,000 contribution to each employee and Auto Enrollment.

Years Since Plan Adoption	Establishment Fee Credit	Auto Enroll Tax Credit	Contribution Tax Credit	Total
1 st Year	20 ee's x \$250= \$5,000	\$500	100% of eligible employer contribution 20 ee's x \$1,000 =\$20,000	\$25,500
2 nd Year	20 ee's x \$250= \$5,000	\$500	100% of eligible employer contribution 20 ee's x \$1,000 =\$20,000	\$25,500
3 rd Year	20 ee's x \$250= \$5,000	\$500	75% of eligible employer contribution \$20,000 X 75% = \$15,000	\$20,500
4 th Year	\$0	\$0	50% of eligible employer contribution \$20,000 x 50% = \$10,000	\$10,000
5 th Year	\$0	\$0	25% of eligible employer contribution \$20,000 X 25% = \$5,000	\$5,000
Totals over 5 years	\$15,000	\$1,500	\$70,000	\$86,500



Plan Setup

Atlassian Corporation Plc
EIN: 812987739

Save & Exit

- Company Information
- Employees
- Qualification Questions
- Plan Selection**
- Authorization
- Review
- Confirmation

Now it's time to work on the plan specification.

← PLAN DESIGN

Step 4: Calculate tax credit and match

Please input your employee salaries and adjust the estimated plan participation rate (if desired) in the section below in order to calculate your estimated tax credits and match cost. This step is optional. If you are already clear about your plan's costs and credits, feel free to skip to the next step.

SELECTED MATCH FORMULA

MATCH 100% OF DEFERRALS on the first 1% of compensation

MATCH 50% OF DEFERRALS on the next 5% of compensation

Example: The company will contribute a maximum of 3.5% of a participant's compensation when they defer 6%.

Tax Credit

The SECURE 2.0 legislation has created several new tax credits for companies to establish a brand new 401(k) plan. In many cases, these credits can make the cost of the plan, including the funding of the employer matching contribution, completely free for the first three years. Please see your estimated SECURE 2.0 tax credits below based upon your employee demographics and selected plan design.

	Year 1	Year 2	Year 3	Year 4	Year 5
Plan establishment credit	\$3,000	\$3,000	\$3,000	N/A	N/A
Auto enroll credit	\$500	\$500	\$500	N/A	N/A
Match credit	\$11,000	\$11,000	\$8,250	\$5,500	\$3,850
Estimated annual tax credit	\$14,500	\$14,500	\$11,750	\$5,500	\$3,850

Total Estimated 5 Year Tax Credit

\$50,100

Estimated Total Employer Match

See below for the estimated annual employer matching contribution cost based upon your selected plan design and the estimated participation rate on the previous step. Please see the Tax Credit section above to determine the amount of this match cost that can be offset by the available SECURE 2.0 tax credits.

ER Match at 100%	Est Ptp Rate	Est Total ER Match
\$30,975	* 90%	= \$27,877

Adjust employees' salary and participation rate

Next

Straight Through Plans (STP)

Slavic401k developed an onboarding tool to help business owners and PEOs set up retirement plans completely online in 15 minutes or less.

Reps are available to speak with for plan design consultations.



Have saved progress?
[Retrieve it here](#)

Welcome to Slavic401k Plan Setup. [Watch video again](#)

Plan Setup

Before we start, please provide the following information so we can identify your company.

COMPANY PASSCODE 

***** 

EIN / TAX ID

12-3456789

Get Started



Provide basic
company information

us about your company.

We've populated some of the information for you, please make any necessary changes.

BASIC INFORMATION

COMPANY NAME

ABC Corp

CORPORATION TYPE

LLC

NUMBER OF EMPLOYEES

10

COMPANY ADDRESS

STREET LINE 1

123 MAIN ST.

STREET LINE 2

Optional

CITY

Anywhere

STATE

NY

ZIPCODE

12121

PRIMARY CONTACT

FIRST NAME

John

LAST NAME

Smith

EMAIL

johnsmith@abcco.com

PHONE NUMBER

(888) 356-3009

Save & Next



Provide ownership – HCE's information

Please identify employees meeting the following criteria.


OWNER INFORMATION

Please enter the owner information

Owners who own more than 1% of the company. ⓘ • 100%

John Smith

[Remove](#) [Edit](#)

 President

 100 %

 On payroll

[+ Add more](#)

[Save & Next](#)

Lineal Relative Employees

Highly Compensated Employees

Officers



A few qualifying questions

“Yes” answers to these would need clarification during a consultation

Please answer the following questions to determine if your plan is eligible for fully-online plan setup.

Other Ownership ⓘ

Do any owners, spouses, or children own part of any other business with employees?

YES

NO

Subsidiary ⓘ

Is the company a subsidiary of another company?

YES

NO

Controlled Group or Affiliated Service Group ⓘ

Is the company part of a Controlled Group or Affiliated Service Group?

YES

NO

Employee Compensation

Do you have any employees who are paid other than via standard W-2 wages, i.e. K1, 1099, etc.?

YES

NO

Prior or Existing Plan

Do you have a prior or existing 401k Plan?

YES

NO

Save & Next



All plans set up through STP will have these Default Provisions to simplify set up.



PLAN SPECIFICATIONS

Step 1: Basic plan specification

Plan Effective Date

The date the plan becomes active and contributions can begin. Options are limited to the 1st and 15th of the month with a minimum 10 business day lead time.

4/15/2025

Entry Schedule

How often newly eligible employees are allowed to enter the plan.

Monthly

Service Requirement

The required length of employment for eligible employees.

3 Months

Age Requirement

The minimum age for employees to become eligible.

18 Years Old

Enrollment Method

- To ensure compliance with The Secure Act 2.0, all plans established after 1/1/2023 must have an automatic enrollment feature in place by 1/1/2025.
- Employees can quickly & easily opt out of being automatically enrolled at any time prior to their enrollment date, as well as up to 90 days after [Learn more](#)

Automatic enrollment

Automatic Enrollment Details

Participants will be automatically enrolled into the plan at a starting deferral rate of 3%, and will then be automatically escalated by 1% annually until reaching a rate of 10%.

Start at 3% and increase 1% annually until 10%

Entry Schedule, Service Requirement, and Enrollment Method are not adjustable. All current employees will be automatically enrolled in the plan immediately, while new employees will be automatically enrolled after completing 3 months of service.

Save & Next

Companies can choose from various employer contribution options

The plan design marked as recommended will streamline your plan's compliance testing and maximize the tax credits available under Secure 2.0 (accepting this recommendation is optional, and other plan design options are available via the "See other Plan Designs" link below).

Safe Harbor Plan

Recommend ✓

Safe Harbor

Provide a predetermined Safe Harbor employer contribution (match or profit share) and exempt your plan from most 401(k) compliance testing.

MAXIMUM COMPANY CONTRIBUTION

3%, 3.5%, or 4%

VESTING

Immediate, or 2 Year Cliff

Standard Match Plan

Match

Provide a standard match to incentivize employee participation and add a vesting schedule to incentivize retention. This option provides no exemption from 401(k) compliance testing.

MAXIMUM COMPANY CONTRIBUTION

Any basic formula. Whole percent to whole percent

VESTING

Immediate, 3 Year Cliff, or 6 Year Graded

No Match Plan

Starter

Provide a 401(k) plan for your employees even if you're not ready to make employer contributions quite yet. This option provides no exemption from 401(k) compliance testing.

MAXIMUM COMPANY CONTRIBUTION

N/A

VESTING

N/A

Customized Plan

Custom

Meet with a Plan Advisor Representative to create a customized 401(k) plan that meets your company's needs. This option provides fully-flexible plan design choices for matching, vesting, eligibility, etc. (please note that additional administration fees may apply).

MAXIMUM COMPANY CONTRIBUTION

Customize

VESTING

Customize



3 Safe Harbor Options available to eliminate the compliance testing which may restrict how much HCE's can contribute.

PLAN SPECIFICATIONS

Step 3: Select a type under Safe Harbor Plan

You can calculate your estimated tax credits and match costs in the next step.

Safe Harbor Plan

3.5% Match + Vesting

Match 100% of employee deferrals on the first 1% and 50% on the next 5%, for a maximum employer contribution of 3.5%. This is the only Safe Harbor plan design that encourages employee retention through a vesting schedule for employer contributions.

MAXIMUM COMPANY CONTRIBUTION

3.5%

VESTING

2 Year Cliff

Safe Harbor Plan

4% Match

Match 100% of employee deferrals up to 4%, with a maximum employer contribution of 4%. Employer contributions are fully vested immediately.

MAXIMUM COMPANY CONTRIBUTION

4%

VESTING

Immediate

Safe Harbor Plan

3% Non-Elective

Provide employees with a 3% nonelective contribution, regardless of their own deferrals into the plan. Employer contributions are fully vested immediately.

MAXIMUM COMPANY CONTRIBUTION

3%

VESTING

Immediate



ABC Corp

EIN 45-6789101

Save & Exit

Company Information

Employees

Qualification Questions

Plan Selection

Authorization

Review

Confirmation

Privacy Policy



Step 3: Select a type under Safe Harbor Plan

You can calculate your estimated tax

Safe Harbor Plan

3.5% Match + Vesting

Match 100% of employee deferrals or 50% on the next 5%, for a maximum contribution of 3.5% This is the only design that encourages employee re-vesting schedule for employer contribution

MAXIMUM COMPANY CONTRIBUTION 3.5%

VESTING 2 Year Cliff

Safe Harbor Plan

3% Non-Elective

Provide employees with a 3% nonelective contribution, regardless of their own plan. Employer contributions are fully vested immediately.

MAXIMUM COMPANY CONTRIBUTION 3%

VESTING Immediate

PRICING



401(k) Recordkeeping & Administration Fees

Slavic401k plans have low-cost, asset-based fees that are comparable to or lower than many other top-tier providers. There is an administration fee and asset-based fee. The annual asset fee will be based on the plan's total assets.



401(k) Fee Breakdown

As shown below, 401(k) fees are billed directly to participant accounts, typically with little to no additional cost to the employer to offer a 401(k) plan.

	Participant Cost
Annual Asset Fee	0.55%
Admin Fee	\$20 / year
Loans	\$150 init + 50 / year
Distribution	\$75 / each

*If the total participant admin fee is less than \$350, the employer will be charged the difference.

Investment Funds

Your plan offers access to top mutual funds from providers such as Vanguard, Fidelity and more. You may view a full list of the investment funds available for your plan [here](#).

Pricing of the plan is available as well as the list of funds and historical returns

Provides an overview of possible tax credits and overall cost of the employer contribution elected

- Company Information
- ✓ Employees
- ✓ Qualification Questions
- Plan Selection
- Authorization
- Review
- Confirmation

Step 4: Calculate tax credit and match

Please input your employee salaries and adjust the estimated plan participation rate (if desired) in the section below in order to calculate your estimated tax credits and match cost. This step is optional. If you are already clear about your plan's costs and credits, feel free to skip to the next step.

SELECTED MATCH FORMULA

MATCH 100% OF DEFERRAL on the first 1% of compensation

MATCH 50% OF DEFERRAL on the next 5% of compensation

Example: The company will contribute a maximum of **3.5%** of a participant's compensation when they defer **6%**.

Tax Credit

The SECURE 2.0 legislation has created several new tax credits for companies to establish a brand new 401(k) plan. In many cases, these credits can make the cost of the plan, including the funding of the employer matching contribution, completely free for the first three years. Please see your estimated SECURE 2.0 tax credits below based upon your employee demographics and selected plan design.

	Year 1	Year 2	Year 3	Year 4	Year 5
Plan establishment credit	N/A	N/A	N/A	N/A	N/A
Auto enroll credit	\$500	\$500	\$500	N/A	N/A
Match credit	\$10,000	\$10,000	\$7,500	\$5,000	\$2,500
Estimated annual tax credit	\$10,500	\$10,500	\$8,000	\$5,000	\$2,500

Total Estimated 5 Year Tax Credit

\$36,500

Estimated Total Employer Match

See below for the estimated annual employer matching contribution cost based upon your selected plan design and the estimated participation rate on the previous step.

Est Match at 100%	Est Ptp Rate	Est Total Est Match
\$31,500	x 90%	= \$28,350

Saving with Match Credit

With the match credit applied, your actual match cost is considerably less than the original full match cost, resulting in substantial savings. Remember, the SECURE 2.0 employer contribution credit only applies to employees making under 100k per year and the calculation below applies only to the first two years with full match credit.

Est Total Est Match	Match Credit	Actual Match Cost
\$28,350	- \$10,000	= \$18,350*

* The projected annual match cost for the first two years of the plan as a result of the secure 2.0 tax credit.

[Adjust employees' salary and participation rate](#)



Designate
Authorized Signer
and Admin and
submit

ABC Corp

EIN 45-6789101

Save & Exit

✓ Company Information

✓ Employees

✓ Qualification Questions

✓ Plan Selection

● Authorization

○ Review

○ Confirmation

Please complete the authorized signer and admin information below.

AUTHORIZATION

Authorized Signer

Assign **only one** authorized signer. The authorized signer for setting up your new 401(k) plan **must** be an owner or officer. These documents will be sent to their email address.

John Smith · President

EMAIL

johnsmith@abcco.com

Plan Administrators

Assign **at least one** plan administrator. Your authorized plan administrator will have access to sensitive plan and employee information on the sponsor web portal. Additionally, they will be subscribed to our monthly Plan Adopter Insight email.

John Smith

Remove Edit

President

johnsmith@abcco.com

+ Add Admin

Save & Next



ABC Corp
EIN 45-6789101

Save & Exit

- ✓ Company Information
- ✓ Employees
- ✓ Qualification Questions
- ✓ Plan Selection
- ✓ Authorization
- Review
- Confirmation

Please review carefully and update any incorrect information.

COMPANY

[Edit](#)

Company Name	ABC Corp
Business Address	123 MAIN ST., Anywhere, NY, 12121
Primary Contact	John Smith
Email	johnsmith@abcco.com

EMPLOYEES

[Edit](#)

Owners	John Smith
Lineal Relative Employees	Jane Smith
Highly Compensated Employees	-
Officers	John Smith

PLAN SPECIFICATIONS

[Edit](#)

Effective Date	Apr 15, 2025
Entry Schedule	Monthly
Service Requirement	3 months
Enrollment Method	Automatic enrollment
Automatic Enrollment Details	Start at 3% and increase 1% annually until 10%
Plan Design Type	3.5% Match + Vesting
Maximum Employer Contribution Rate	3.5%
Vesting Schedule	2-Year Cliff

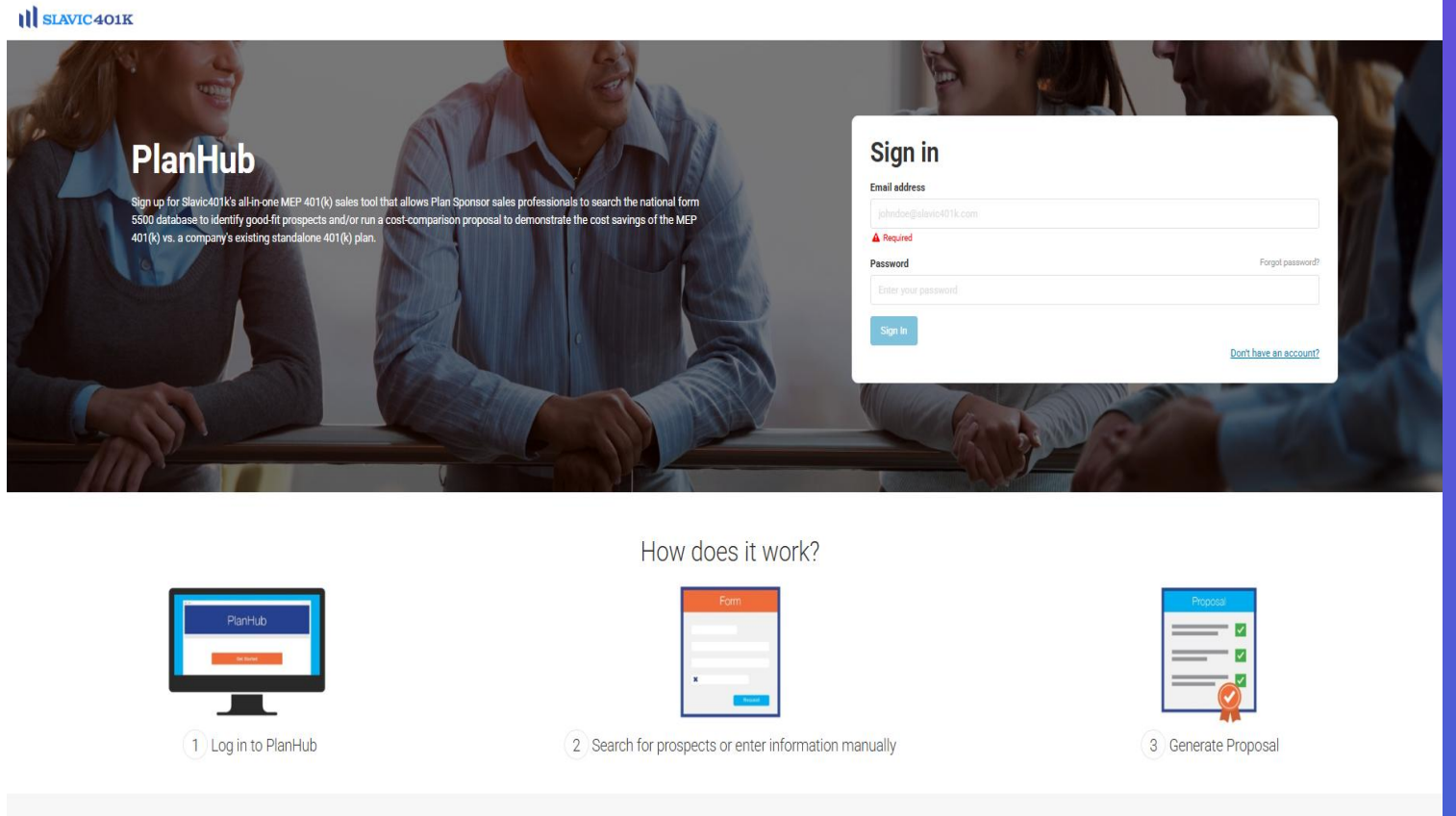


PlanHub

The 401(k) Cost-Comparison Engine

PlanHub is a powerful all-in-one prospecting and proposal generation tool that helps PEOs communicate the value proposition of the 401(k) to prospects and clients.

- Easy Cost Comparisons
 - Search by company location, size or classification
- Creates a customized proposal
- Lead Generation
 - Prospecting PEO Client Candidates
 - Sales Enablement
- Sales Tool
 - Show PEO Value
 - Catalyst for Growth



The image shows a screenshot of the PlanHub website. The top left features the SLAVIC401K logo. The main content area has a background image of three business professionals. The PlanHub logo is prominently displayed. Below it, a sign-up text reads: "Sign up for Slavic401k's all-in-one MEP 401(k) sales tool that allows Plan Sponsor sales professionals to search the national form 5500 database to identify good-fit prospects and/or run a cost-comparison proposal to demonstrate the cost savings of the MEP 401(k) vs. a company's existing standalone 401(k) plan." On the right side, there is a "Sign in" form with fields for "Email address" (containing "jshndoe@slavic401k.com") and "Password" (with a "Forgot password?" link). A "Sign in" button is at the bottom of the form, and a "Don't have an account?" link is at the bottom right.

Below the screenshot is a "How does it work?" section with three steps:

- 1 Log in to PlanHub (represented by a computer monitor icon)
- 2 Search for prospects or enter information manually (represented by a "Form" icon)
- 3 Generate Proposal (represented by a "Proposal" icon with a ribbon seal)



PlanHub

The 401(k) Cost-Comparison Engine

Scrubs the 5500 Database for companies that have filed a 5500.

If a company is part of a MEP it will not find a result

The screenshot shows the PlanHub web application interface. On the left is a blue sidebar with the 'PLANHUB' logo at the top. Below the logo is a dropdown menu showing 'DATP' and 'ABC PEO PLAN'. The sidebar contains four menu items: 'WELCOME', 'SEARCH PROSPECTS', 'RUN PROPOSAL', and 'DOWNLOAD HISTORY'. The main content area is white and features a large heading 'Welcome to PlanHub' followed by the subtitle 'The 401(k) Cost-Comparison Engine'. Below this are two buttons: 'Search the DOL 5500 Database' and 'Generate a Cost Comparison'. Further down is an 'About PlanHub' section with a blue header and a paragraph of text describing the service. At the bottom is a section titled 'ABC PEO Plan 401(k) Plan Advantages' with a plus sign icon.



DATP
ABC PEO PLAN

WELCOME

SEARCH PROSPECTS

RUN PROPOSAL

DOWNLOAD HISTORY

Search

ZIPCODE*

33487

PLAN ASSETS

\$1M - \$5M

INDUSTRY CATEGORY

All

SUBINDUSTRY

Find Prospects



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DATP
ABC PEO PLAN

WELCOME

SEARCH PROSPECTS

RUN PROPOSAL

DOWNLOAD HISTORY

Search

ZIPCODE*
 PLAN ASSETS
 INDUSTRY CATEGORY
 SUBINDUSTRY

Find Prospects

Search Results

<input type="checkbox"/>	TAXID	PLAN NAME ^	5500 FILING DATE -	ASSETS -	ELIGIBLE -	WITH BALANCE -
<input type="checkbox"/>	471599394	AE INDUSTRIAL PARTNERS, LP. 401(K) PLAN	Dec 31, 2023	\$4,311,727.00	79	74
<input type="checkbox"/>	830565531	AFFINITY ARCHITECTS HOLDING LL 401(K) PROFIT SHARING PLAN & TRUST	Dec 31, 2023	\$3,916,958.00	33	29
<input type="checkbox"/>	650403434	AFFINITY ARCHITECTS PA 401 K PROFIT SHARING PLAN TRUST	Dec 31, 2018	\$3,160,615.00	27	26
<input type="checkbox"/>	651069708	ALL-TAG CORPORATION 401(K) P/S PLAN	Jun 30, 2024	\$1,243,924.00	40	19
<input type="checkbox"/>	592758164	AMERICAN GLASS AND MIRROR INC 401(K) PROFIT SHARING PLAN & TRUST	Dec 31, 2020	\$1,006,892.00	9	8
<input type="checkbox"/>	061604375	ANTARES OIL SERVICES LLC 401(K) PLAN	Dec 31, 2023	\$1,136,870.00	8	8
<input type="checkbox"/>	510426884	ARCHIE MD INC 401(K) PROFIT SHARING PLAN & TRUST	Dec 31, 2023	\$1,604,673.00	8	6
<input type="checkbox"/>	592338260	ARNOLD-HANAFIN CORPORATION 401(K) PLAN	Dec 31, 2019	\$1,397,010.00	12	12
<input type="checkbox"/>	650271447	BARCHARTS PUBLISHING, INC. 401(K) PLAN	Dec 31, 2023	\$3,539,522.00	31	24
<input type="checkbox"/>	431976629	BARITZ & COLMAN LLP RETIREMENT SAVINGS PLAN	Dec 31, 2023	\$3,732,840.00	18	18



DATP
ABC PEO PLAN

WELCOME

SEARCH PROSPECTS

RUN PROPOSAL

DOWNLOAD HISTORY

Search

ZIPCODE*

33487

PLAN ASSETS

\$1M - \$5M

INDUSTRY CATEGORY

All

SUBINDUSTRY

Find Prospects

Search Results



Reports

<input type="checkbox"/>	TAXID	PLAN NAME	ELIGIBLE	ESTIMATED CURRENT ASSETS	ESTIMATED ANN. SAVINGS	EST. CURRENT FEE	EST. FEE	
<input type="checkbox"/>	650271447	BARCharts PUBLISHING, INC. 401(K) PLAN	31	\$4,231,877.00	\$23,704.89	1.19%	0.63%	
<input type="checkbox"/>	651069708	ALL-TAG CORPORATION 401(K) P/S PLAN	40	\$1,634,460.00	\$8,814.87	1.34%	0.80%	

First < 1 > Last

Download





401(k) Cost Comparison Proposal

Specially Prepared for

ALL-TAG CORPORATION

Powered By  SLAVIC 401K

Retirement Plan Overview

The Complete, Cost-effective, Turnkey Retirement Solution

Many businesses do not have the infrastructure or resources in place to properly administer a 401(k) for their employees. That's where the Optimum Employer Solutions 401(k) plan comes in. We provide small businesses with a turnkey, affordable solution, that does the heavy administrative lifting, including plan design, compliance management, and time-consuming plan administration. Here are a few key advantages to make your retirement plan work:

- Low-cost, high-performance investments
- Investment platform with top performing funds
- Liability and compliance management handled by the plan sponsor
- One, streamlined audit for the entire plan
- Plan design experts available to provide a customized plan to meet your specific needs
- Investment education available to all participants
- Online access to your plan's performance at any time

All this combines to give you a comprehensive plan designed to bring value to you and your employees for years to come.



Fund Lineup

for the Period Ending 2/28/2025

Fund Name	YTD	1 Year	3 Year	5 Year	Net Expense Ratio*
American Funds Europacific Growth R6	5.68 %	7.07 %	3.95 %	7.11 %	0.47 %
American Funds New Perspective R6	3.41 %	14.74 %	8.77 %	13.68 %	0.41 %
DFA Emerging Markets Core Equity I	-0.04 %	6.61 %	2.01 %	6.96 %	0.39 %
DFA Inflation-Protected Securities I	3.53 %	6.30 %	-0.83 %	1.92 %	0.11 %
DFA US Small Cap Value I	-2.49 %	7.15 %	7.35 %	16.10 %	0.31 %
Dodge & Cox International Stock X	9.46 %	15.59 %	7.92 %	9.99 %	0.52 %
Fidelity Small Cap Growth K6	-2.81 %	7.27 %	6.54 %	11.26 %	0.60 %
Fidelity® US Bond Index	2.74 %	5.80 %	-0.43 %	-0.53 %	0.02 %
JPMorgan Core Plus Bond R6	2.91 %	7.10 %	0.47 %	0.44 %	0.38 %
JPMorgan Large Cap Growth R6	-0.18 %	17.85 %	15.79 %	20.60 %	0.44 %
JPMorgan US Research Enhanced Equity I	1.06 %	17.23 %	12.61 %	17.64 %	0.16 %
MFS Mid Cap Growth R6	0.54 %	6.09 %	6.46 %	10.05 %	0.66 %
Principal High Yield Inst	2.01 %	9.14 %	5.18 %	5.35 %	0.54 %
Vanguard Equity-Income Adm	5.13 %	18.52 %	9.82 %	13.73 %	0.18 %
Vanguard Federal Money Market Investor	0.69 %	5.05 %	4.18 %	2.53 %	0.11 %
Vanguard Growth Index Admiral	-1.14 %	19.85 %	14.18 %	18.95 %	0.05 %
Vanguard Institutional Index I	1.44 %	18.36 %	12.51 %	16.82 %	0.03 %
Vanguard Mid Cap Index Admiral	2.48 %	14.13 %	6.86 %	12.48 %	0.05 %
Vanguard Real Estate Index Admiral	5.34 %	14.01 %	1.03 %	5.36 %	0.13 %
Vanguard Short-Term Bond Index Adm	1.50 %	5.59 %	1.93 %	1.16 %	0.06 %
Vanguard Small Cap Index Adm	-1.14 %	9.62 %	5.79 %	11.50 %	0.05 %
Vanguard Target Retirement 2020 Inv	2.38 %	9.13 %	3.77 %	5.89 %	0.08 %
Vanguard Target Retirement 2025 Inv	2.46 %	10.21 %	4.69 %	7.04 %	0.08 %
Vanguard Target Retirement 2030 Inv	2.48 %	10.94 %	5.37 %	8.04 %	0.08 %
Vanguard Target Retirement 2035 Inv	2.50 %	11.55 %	6.05 %	9.03 %	0.08 %
Vanguard Target Retirement 2040 Inv	2.55 %	12.24 %	6.73 %	10.04 %	0.08 %
Vanguard Target Retirement 2045 Inv	2.60 %	12.85 %	7.38 %	11.03 %	0.08 %
Vanguard Target Retirement 2050 Inv	2.65 %	13.31 %	7.82 %	11.35 %	0.08 %
Vanguard Target Retirement 2055 Inv	2.64 %	13.33 %	7.83 %	11.34 %	0.08 %
Vanguard Target Retirement 2060 Inv	2.63 %	13.31 %	7.83 %	11.34 %	0.08 %
Vanguard Target Retirement 2065 Inv	2.65 %	13.30 %	7.83 %	11.33 %	0.08 %
Vanguard Target Retirement 2070 Inv	2.66 %	13.29 %	0.00 %	0.00 %	0.08 %
Vanguard Target Retirement Income Inv	2.29 %	8.43 %	3.07 %	4.20 %	0.08 %
Vanguard Total Intl Stock Index Admiral	5.24 %	9.31 %	4.42 %	7.55 %	0.09 %
Vanguard Value Index Adm	5.21 %	16.95 %	10.09 %	13.95 %	0.05 %
Victory Sycamore Established Value R6	1.70 %	8.20 %	7.31 %	14.37 %	0.54 %

*The cost of investing in a particular fund can easily be estimated by multiplying the Net expense ratio by \$1000. For example, a fund with a Net expense ratio of 0.65% will cost the participant \$6.50 on annual basis for each \$1000 invested in the fund. An index fund with an expense ratio of 0.05% will cost \$0.50 per \$1000 invested.

Pricing

Low Prices, Fair Value

We charge an annual asset fee, divided into quarters, billed to each investor. We use a true breakpoint schedule that allows us to lower our fees as the plan grows. Fees are also assessed to each individual client, which prevents large plans from subsidizing small plans. In addition to the asset fee, we charge an annual administration fee of \$35.00 per person.

CLIENT PLAN ASSETS	ANNUAL ASSET FEE
\$0 - \$600,000	0.80 %
\$600,001 - \$1,000,000	0.75 %
\$1,000,001 - \$2,000,000	0.45 %
\$2,000,001 - \$4,000,000	0.40 %
over \$4,000,000	0.30 %

Weighted Investment Expense 0.31 %

Participant Costs

Non prorated Administration	\$35.00 annually (\$8.75 deducted from the account quarterly)
Loan Fee	\$150.00 initial set-up + \$50.00 annual
Distribution	\$75.00



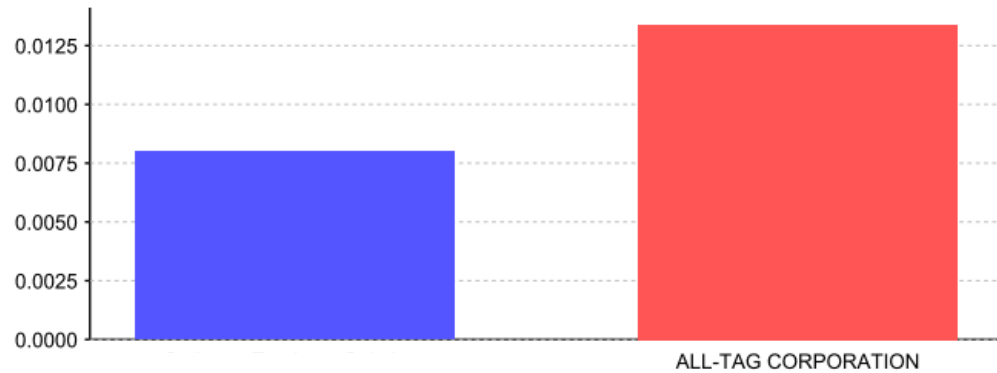
401(k) Cost Comparison

ALL-TAG CORPORATION

*Eligible Participants: 40

*Est. Assets: \$ 1,634,460.00

*Participants with a Balance: 19



	Proposed 401(k)	Current 401(k)
Company Admin Fee	\$0	From national average
Participant Admin Fee (\$35 x 19 participants)	\$665	From national average
Plan Asset Mgmt. and Servicing Fee (0.45%)	\$7,355	From national average
Weighted Investment Expenses (0.31%)	\$5,067	From national average
Est. Audit Costs	\$0	\$0
3(16) Administrator of the Plan	Outsourced	ALL-TAG CORPORATION
5500 Tax Filing Responsibility	Outsourced	ALL-TAG CORPORATION
Trustee/Fiduciary Liability	Outsourced	ALL-TAG CORPORATION
Est. Total Annual Plan Costs	\$13,087	\$21,902
Est. Total Annual Plan Costs %	0.80%	* 1.34%

Provides a cost comparison based on National Average expenses for a plan with similar assets and participants



Bringing it all together

1. The tax credits available for start up plans can incentivize companies to offer a plan for their employees.
2. Straight Through Plans – STP can be a tool to quickly create new start up plans
3. PlanHub can be a tool for prospecting as well as providing a quick comparison of the value of the MEP fees compared to National Average.
4. Benefits everyone
 - Helps employees plan for retirement
 - Can increase employee retention
 - Can increase client retention



Thank you!



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