

RETIREMENT PLANS FOR SMALL BUSINESSES

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FUTURE REALITIES

- Increasing life expectancy
- Rising health and long-term care expenses
- Decreasing government benefits
- Steady inflation

WHAT'S IN IT FOR THE PLAN PARTICIPANT?

- Deferral of income tax on contributions and earnings
- Control over the investment of their accounts
- Potential for accelerated growth of savings due to tax-deferred compounding
- Diversification
- Dollar cost averaging

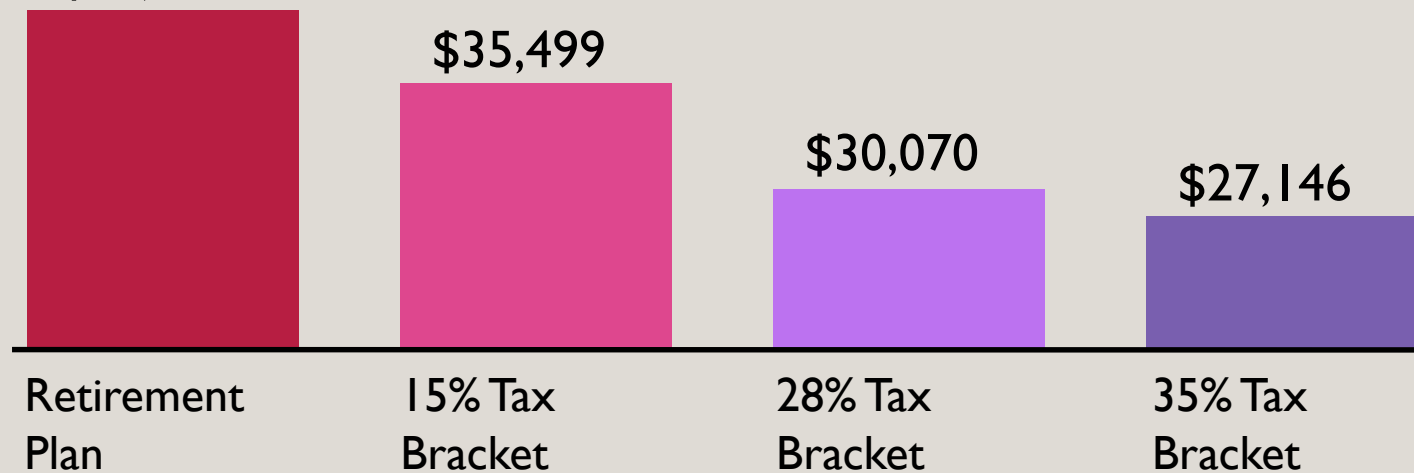


WHAT'S IN IT FOR THE PLAN PARTICIPANT?

The potential for accelerated growth of savings due to tax-deferred compounding

The illustration here shows how much faster money can grow in a tax-advantaged retirement plan relative to a comparable investment in a non-tax-favored vehicle.

Assumes \$100 of salary saved per month, 6% rate of return, 20-year savings period. \$46,204



WHICH RETIREMENT PLAN IS *BEST* FOR MY BUSINESS?

- SIMPLE IRA
- SEP IRA
- Payroll Deduction IRA
- 401(k)
- Safe Harbor 401(k)
- Single K Plan
- Profit Sharing
- Non Traditional Profit Sharing plans
- Defined Benefit
- Non-qualified Deferred Compensation

COMPARING PLAN TYPES

Maximum Annual Contributions 2016

Employee Deferrals (not including catch-up) and Employer Contributions

Compensation	SIMPLE IRA	SEP IRA	Profit Sharing	Single K	Defined Benefit
\$40,000	\$13,700	\$10,000	\$10,000	\$28,000	Annual benefit as high as \$210,000
\$80,000	\$14,900	\$20,000	\$20,000	\$38,000	
\$100,000	\$15,500	\$25,000	\$25,000	\$43,000	(depends on income, age, years to retirement)
\$140,000	\$16,700	\$35,000	\$35,000	\$53,000	



DEFINING COMPENSATION

- Incorporated businesses
 - W2 wages
- Unincorporated businesses
 - Schedule C Net Income
 - Does not include the deduction for contributions to the owner's account(s)
 - The owner's contribution is deducted on Form 1040
 -



SIMPLE IRA

The Savings Incentive Match Plan is for...

- Businesses with 100 or fewer eligible employees that do not maintain another retirement plan
- Individuals with self-employment income earned on a part- or full-time basis
- Nonprofit organizations (including government entities)

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



SIMPLE IRA

Employee Contributions

- Employees can also make pretax salary deferrals equal to the lesser of \$12,500 or 100% of compensation for 2016
- Participants age 50 and above can make catch-up contributions equal to \$3,000

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.

SIMPLE IRA

Mandatory Employer Contributions

- Two ways for employers to fund it
 - Dollar-for-dollar match of participant's contributions, up to 3% of compensation
 - May be reduced to a minimum of 1% in any two years out of a five-year period

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



SIMPLE IRA

Two ways for employers to fund it

Or

- Non-elective 2% contribution of each eligible employee's compensation, regardless of whether the employee makes deferrals to the plan

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.

SIMPLE IRA

Major Benefits

- Employers may contribute up to the maximum allowed
- No discrimination testing
- Low administration cost
- Employee salary deferrals permitted
- Employer contributions are tax-deductible
- Simple to administer; no annual filing requirements
- Limited fiduciary responsibility

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit
Sharing plans

Defined Benefit

Non-qualified Deferred
Comp.

SIMPLE IRA

Considerations

- Employer contributions are mandatory
- Employees are immediately 100% vested
- Contribution ceiling is relatively low when compared to other plans



SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.

SIMPLIFIED EMPLOYEE PENSION PLAN (SEP)

- Ideal for sole proprietors or small business owners with variable earnings and looking for a retirement plan with minimal administration
- Individuals with self-employment income, earned on either a full-or part-time basis



SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.

SEP IRA

Employer Contribution

- Funded solely by the employer
- Incorporated businesses can contribute up to the lesser of 25% of compensation or \$53,000 based on the first \$265,000 of compensation (2016)
- Unincorporated business can contribute up to 20% of adjusted net profit:
 - $(\text{Schedule C Net Income} - \frac{1}{2} \text{ of SE Tax}) \times 20\%$

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.

SEP IRA

Major Benefits

- Contributions are discretionary and may even be skipped
- Permits social security integration
- Simple to administer
- No government reporting by plan sponsor

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



SEP IRA

Considerations

- Generally, the same percentage of compensation must be contributed for all participants
- Employees are immediately 100% vested
- Part-timers may be eligible for benefits
- Tax-deferred employee contributions are not allowed

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



PAYROLL DEDUCTION IRA

- Available to all business owners looking to provide a valuable employee benefit without expensive administrative costs
- No set-up costs
- No employer contributions
- No employer-based administrative fees

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



PAYROLL DEDUCTION IRA

Employee Contribution

- Employees may contribute up to \$5,500 for 2016
- In addition, participants age 50 and above can make catch-up contributions equal to \$1,000
- Can be funded with a Traditional IRA and/or Roth IRA

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



PAYROLL DEDUCTION IRA

Major Benefits

- Low cost
- No administrative fees or expenses
- Employees fund their own accounts
- Simple to establish and maintain
- No testing or government reporting
- Can complement any retirement plan

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.

PAYROLL DEDUCTION IRA

Considerations

- Contribution limits are low
- Loans are not permitted

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit
Sharing plans

Defined Benefit

Non-qualified Deferred
Comp.



401(K)

Employee Contribution

- Participants can contribute up to the lesser of 100% of their compensation or \$18,000 for 2016
- In addition, participants age 50 and above can make catch-up contributions up to \$6,000 for 2016



SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.

401(K)

Employer Contribution

- Employer contributions are discretionary
- Employers can match salary deferrals based on a variety of formulas
- Employers can provide profit sharing contributions based on a variety of formulas
- Total employer and employee contributions limited to the lesser of 100% of compensation or \$53,000 for 2016

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.

401(K)

Major Benefits

- Employee salary deferrals permitted
- Employer match is discretionary
- Employer profit sharing is discretionary
- May choose vesting schedule depending on plan type
- May allow loans and hardship withdrawals
- Relatively high contribution limit

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit
Sharing plans

Defined Benefit

Non-qualified Deferred
Comp.



401(K)

Considerations

- Subject to nondiscrimination and top heavy testing
- Must file Form 5500 and related schedules
- More expensive than IRA retirement plans including SEP and SIMPLE

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.

SAFE HARBOR 401(K)

- Solution for clients who like flexibility associated with 401(k) plans but not the cumbersome administration:
 - Suitable for employers with low employee participation
 - Owners and highly compensated employees that can't contribute meaningful amounts with Traditional 401(k) plans due to top-heavy non-discrimination testing

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



SAFE HARBOR 401(K)

Employer Contribution

Matching contribution

- Dollar-for-dollar up to 3% of employee compensation, plus
- 50 cents on the dollar for contributions between 3% and 5% of employee compensation

Non-elective contribution option

- 3% of compensation for each eligible employee, even if they don't participate in salary deferrals

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.

SAFE HARBOR 401(K)

Major Benefits

- Nondiscrimination and top-heavy testing automatically satisfied
- Highly compensated employees can maximize contributions even if lower paid employees contribute very little
- Offers all the same benefits as a traditional 401(k)

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



SAFE HARBOR 401(K)

Considerations

- Mandatory safe harbor employer contribution which is 100% immediately vested
- Provide adequate notice to employees
- Plans must provide 30-day notice
- Existing 401(k) plans must amend their plan by the first day of the plan year
- Existing Profit Sharing plans must amend their plan three months prior to the end of the plan year, October 1st

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.

DIFFERENCES BETWEEN A SIMPLE IRA AND SAFE HARBOR 401(K)

	SIMPLE IRA	Safe Harbor 401(k)
Plan size (eligible employees)	100 or fewer employees	25+ is optimal
Administration	Low	Low
Testing	No	Yes
Administration	Low	High
Employer funding	Mandatory	Mandatory
Maximum annual employee contribution	Lesser of \$12,500 or 100% of compensation (adjusted for inflation)	Lesser of \$18,000 or 100% of compensation (adjusted for inflation)
Loans and hardship	No	Yes
Option to restrict eligibility	Limited	Yes

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



SINGLEK, SOLOK, INDIVIDUALK

- Designed for owner-only businesses
 - Owners and immediate family members (spouse, parents, children)
 - Owners with part-time or seasonal employees who can be excluded from the plan
- Businesses can be incorporated (partnerships and corporations) and unincorporated (sole proprietorships)

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



SINGLEK, SOLOK, INDIVIDUALK

Contributions (2016)

- Profit Sharing deductible contribution, up to 25% of compensation
- Salary deferrals. 100% of employee's compensation up to \$18,000
- Catch-up contributions: additional \$6,000 in salary deferrals for individuals age 50 and above for a total of \$24,000
- Overall limits cannot exceed 100% of compensation or \$53,000, based on the first \$265,000 of compensation

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



SINGLEK, SOLOK, INDIVIDUALK

Roth 401(k) Feature

- Save for retirement through Traditional (pretax) and/or Roth (after-tax) investing
- No income limits
- Salary deferral contributions only
- Contribution limit for both Roth 401(k) and Traditional 401(k) contributions
 - \$18,000 in 2016, plus
 - \$5,500 age 50 catch-up
 - Contributions may be split between Traditional 401(k) and Roth 401(k) contributions within these limits

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.

SINGLEK, SOLOK, INDIVIDUALK

Major Benefits

- Employee salary deferrals permitted
- High contribution limit
- Low cost: No set-up fee or annual administrative charge to employer
- Simple to administer
- Access to account: Loans and hardship withdrawals
- Roth 401(k) feature available

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



SINGLEK, SOLOK, INDIVIDUALK

Considerations

- Not available to businesses with non-family member employees

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit
Sharing plans

Defined Benefit

Non-qualified Deferred
Comp.



PROFIT SHARING

- Businesses of all sizes
- Individuals with self-employment income, earned on either a full- or part-time basis

SIMPLE IRA
SEP IRA
Payroll Deduction IRA
401(k)
Safe Harbor 401(k)
Single K Plan SM
Profit Sharing
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PROFIT SHARING

Employer contributions

- Maximum contribution limited to the lesser of 100% of participant's annual compensation or \$53,000 for 2016
- Self-employed individuals can shelter up to 20% of adjusted net profit

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



PROFIT SHARING

Major Benefits

- Contributions are discretionary
- Relatively high contribution limit
- Permits Social Security integration
- May exclude part-timers
- May choose vesting schedule
- May allow loans and hardship withdrawals

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.

PROFIT SHARING

Considerations

- Generally, the same percentage of compensation must be contributed for all participants
- Tax-deferred employee contributions not allowed
- Moderate administration and paperwork
- Requires government reporting
- Involves top-heavy testing

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



NON TRADITIONAL PROFIT SHARING PLANS

- Age-weighted, New Comparability and Super Comp
- Profit Sharing plan with greater flexibility
- Testing based on reasonably expected benefits at retirement, not on allocations of contributions to the plan
- Allow for larger contributions to older, higher paid owners and employees

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



NON TRADITIONAL PROFIT SHARING PLANS

Age-weighted

- Suitable for owners and principals of small companies who:
 - Seek contribution flexibility
 - Want larger portion of plan contributions for themselves
 - Are older and more highly paid than the rest of the workforce

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



NON TRADITIONAL PROFIT SHARING PLANS

Age-weighted

- Contributions allocation based on following factors:
 - Current age
 - Retirement age, usually age 65
 - Years to retirement
 - Present value of dollar at retirement based on an assumed interest rate (6% - 8%)
 - Current compensation

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit
Sharing plans

Defined Benefit

Non-qualified Deferred
Comp.

The rates indicated are hypothetical and are not intended to show the performance of any specific investment for any period of time, or fluctuations in principal value or investment return.

NON TRADITIONAL PROFIT SHARING PLANS

Age-weighted

- Non-discrimination testing recognizes the time value of money
 - A dollar invested by younger employees will be worth more at normal retirement age than a dollar similarly invested by an older employee
 - Plans designed to provide benefits that will be equally valuable at retirement age must provide a higher contribution for an older worker than for a younger worker

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



AGE-WEIGHTED

Major Benefits

- Contributions for older employees may be considerably higher than those made for younger employees
- Employers can contribute up to the lesser of 100% of compensation or \$53,000 for 2016
- Same flexibility as traditional Profit Sharing plans

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



NON TRADITIONAL PROFIT SHARING PLANS

New Comparability

- Suitable for owners and principals of small companies who:
 - Seek contribution flexibility
 - Want larger portion of plan contributions for themselves
 - Are older than the rest of the workforce

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



NON TRADITIONAL PROFIT SHARING PLANS

New Comparability

- Takes Age-weighted a step further
- Uses specific employee classifications—rather than strictly age—to design contribution levels for participants
- Participants are divided into two or more classes
- Classes based on any reasonable criteria: ownership, job, tenure, age

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



NEW COMPARABILITY

Major Benefits

- Usually very substantial contributions are made for one group (favored group), with much lower contributions for the other employees
- Cost of providing benefits to other employees can be remarkably low
- Employers can contribute up to the lesser of 100% of compensation or \$53,000 for 2016
- Same flexibility as traditional Profit Sharing plans

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



NEW COMPARABILITY

Considerations

- No prototype available
- Higher cost of administration

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit
Sharing plans

Defined Benefit

Non-qualified Deferred
Comp.



NON TRADITIONAL PROFIT SHARING PLANS

Super Comp

- Safe Harbor 401(k) plus New Comparability Profit Sharing plan
- Suitable for owners and principals of small companies who:
 - Have consistently failed discrimination testing
 - Make contributions of 5% or more
 - Want to max out contributions for owners and highly compensated employees
 - Want a larger portion of plan contributions for themselves

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

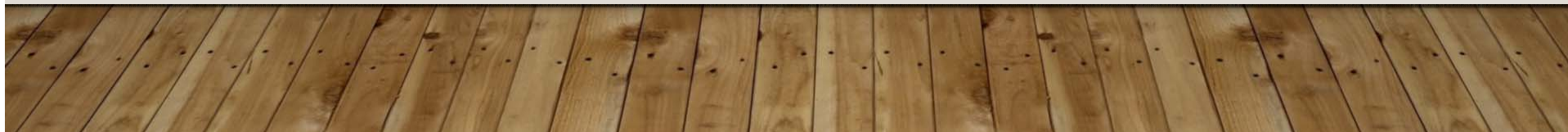
Single K PlanSM

Profit Sharing

Non Traditional Profit
Sharing plans

Defined Benefit

Non-qualified Deferred
Comp.



NON TRADITIONAL PROFIT SHARING PLANS

Major Benefits

- No 401(k) nondiscrimination testing on Safe Harbor contributions
- No top-heavy problems
- Maximum salary deferrals for highly compensated employees
- Maximum Profit Sharing allocations for highly compensated employees
- Minimum contributions for other employees

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

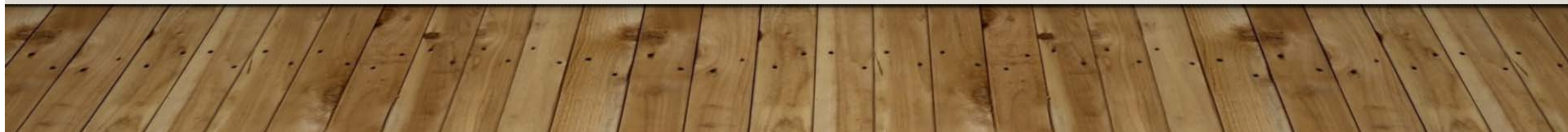
Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



DEFINED BENEFIT

- Provides specific benefit at retirement
- Suitable for:
 - Small, high revenue companies and professional groups
 - Older business owners who want to accumulate retirement assets in a short time

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



DEFINED BENEFIT

Major Benefits

- No other qualified plan allows for higher contributions than defined benefit plans
- Maximum retirement benefit is 100% of compensation up to a maximum of \$210,000 a year (2016)
- Employees know how much they can expect to receive at retirement
- May contribute to a defined contribution plan and still fund a defined benefit plan

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.



DEFINED BENEFIT

Considerations

- More expensive to establish and maintain
- Benefits must be paid, regardless of how plan's investments perform

SIMPLE IRA

SEP IRA

Payroll Deduction IRA

401(k)

Safe Harbor 401(k)

Single K PlanSM

Profit Sharing

Non Traditional Profit Sharing plans

Defined Benefit

Non-qualified Deferred Comp.

