

Category	401(k) Plan	Solo 401(k)	SEP-IRA	Simple IRA	Safe Harbor 401(k) Plan	Profit Sharing Plan	Cash Balance Plan
<b>When to Establish</b>	<ul style="list-style-type: none"> <li>Before fiscal year end</li> </ul>	<ul style="list-style-type: none"> <li>Before fiscal year end</li> </ul>	<ul style="list-style-type: none"> <li>By tax filing deadline</li> <li>Extensions allowed</li> </ul>	<ul style="list-style-type: none"> <li>Any date Jan 1 – Oct 1</li> </ul>	<ul style="list-style-type: none"> <li>Depends on SH notice rules</li> </ul>	<ul style="list-style-type: none"> <li>By tax filing deadline</li> <li>Extensions allowed</li> </ul>	<ul style="list-style-type: none"> <li>By tax filing deadline</li> <li>Extensions allowed</li> </ul>
<b>Typical Plan Sponsor</b>	<ul style="list-style-type: none"> <li>Private employers</li> <li>Not government agencies</li> </ul>	<ul style="list-style-type: none"> <li>Owner-only business</li> <li>No common law employees</li> </ul>	<ul style="list-style-type: none"> <li>Any size business</li> <li>Includes self-employed</li> </ul>	<ul style="list-style-type: none"> <li>Small business</li> <li>Generally ≤100 employees</li> </ul>	<ul style="list-style-type: none"> <li>Private employers</li> <li>Not government agencies</li> </ul>	<ul style="list-style-type: none"> <li>Any business entity</li> </ul>	<ul style="list-style-type: none"> <li>Highly profitable businesses</li> <li>Consistent cash flow</li> </ul>
<b>Advantages</b>	<ul style="list-style-type: none"> <li>High contribution limits</li> <li>Roth allowed (if adopted)</li> <li>Match + profit sharing</li> </ul>	<ul style="list-style-type: none"> <li>Max deferral + 25% ER</li> <li>No 5500 until \$250k assets</li> <li>High owner control</li> </ul>	<ul style="list-style-type: none"> <li>Simple admin</li> <li>Employer-only funding</li> <li>Flexible annual %</li> <li>Higher than IRA limits</li> </ul>	<ul style="list-style-type: none"> <li>Easy setup</li> <li>Low admin cost</li> <li>No discrimination testing</li> <li>Employee + ER contributions</li> </ul>	<ul style="list-style-type: none"> <li>Avoid ADP/ACP testing</li> <li>Mandatory SH contribution</li> <li>Roth allowed</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary ER funding</li> <li>Often paired w/ 401(k)</li> <li>Flexible allocation methods</li> </ul>	<ul style="list-style-type: none"> <li>Very high deductible contributions</li> <li>Age-weighted design</li> <li>Paired w/ 401(k)</li> </ul>
<b>Funded By</b>	<ul style="list-style-type: none"> <li>Employee</li> <li>Employer</li> </ul>	<ul style="list-style-type: none"> <li>Employee</li> <li>Employer</li> </ul>	<ul style="list-style-type: none"> <li>Employer only</li> </ul>	<ul style="list-style-type: none"> <li>Employee</li> <li>Employer</li> </ul>	<ul style="list-style-type: none"> <li>Employee</li> <li>Employer</li> </ul>	<ul style="list-style-type: none"> <li>Employer only</li> </ul>	<ul style="list-style-type: none"> <li>Employer only</li> </ul>
<b>Eligibility Requirements</b>	<ul style="list-style-type: none"> <li>Age 21 permitted</li> <li>1 year / 1,000 hours</li> <li>LTPT 500 hour rule applies</li> </ul>	<ul style="list-style-type: none"> <li>Self-employment income</li> <li>Owner-only or spouse</li> </ul>	<ul style="list-style-type: none"> <li>Age 21 permitted</li> <li>3 of last 5 years service</li> <li>≥\$800 compensation</li> </ul>	<ul style="list-style-type: none"> <li>\$5,000 in any 2 prior years</li> <li>Expect ≥\$5,000 current year</li> </ul>	<ul style="list-style-type: none"> <li>Age 21 permitted</li> <li>1 year / 1,000 hours</li> <li>May be less restrictive</li> </ul>	<ul style="list-style-type: none"> <li>Age 21 permitted</li> <li>1 year / 1,000 hours</li> <li>2 years if 100% vested</li> </ul>	<ul style="list-style-type: none"> <li>Age 21 permitted</li> <li>1 year / 1,000 hours</li> </ul>
<b>Maximum Annual Individual Contribution</b>	<ul style="list-style-type: none"> <li>\$24,500 deferral</li> <li>\$8,000 catch-up 50+</li> <li>\$11,250 age 60–63</li> </ul>	<ul style="list-style-type: none"> <li>\$24,500 deferral</li> <li>\$8,000 catch-up 50+</li> <li>\$11,250 age 60–63</li> </ul>	<ul style="list-style-type: none"> <li>No salary deferral</li> <li>IRA \$7,500</li> <li>\$1,100 catch-up 50+</li> </ul>	<ul style="list-style-type: none"> <li>\$17,000 deferral</li> <li>\$4,000 catch-up 50+</li> <li>Special Catch-Up (Ages 60-63): Up to \$5,250</li> <li>Total varies: \$21,000 (50+) or \$22,250 (age 60–63)</li> </ul>	<ul style="list-style-type: none"> <li>Same as 401(k)</li> <li>\$24,500 deferral</li> <li>\$8,000 catch-up</li> <li>\$11,250 age 60–63</li> </ul>	<ul style="list-style-type: none"> <li>No employee deferrals</li> </ul>	<ul style="list-style-type: none"> <li>No employee deferrals</li> </ul>
<b>Maximum Annual Employer Contribution</b>	<ul style="list-style-type: none"> <li>Up to 25% comp</li> <li>Combined cap \$72,000</li> <li>Comp cap \$360,000</li> </ul>	<ul style="list-style-type: none"> <li>Up to 25% comp</li> <li>Combined cap \$72,000</li> <li>Comp cap \$360,000</li> </ul>	<ul style="list-style-type: none"> <li>Up to 25% comp</li> <li>\$72,000 max</li> <li>Comp cap \$360,000</li> </ul>	<ul style="list-style-type: none"> <li>3% match OR</li> <li>2% nonelective</li> <li>Comp cap \$360,000</li> </ul>	<ul style="list-style-type: none"> <li>Basic or Enhanced match</li> <li>OR 3% nonelective</li> <li>Subject to \$72,000 cap</li> </ul>	<ul style="list-style-type: none"> <li>Up to 25% comp</li> <li>\$72,000 per participant</li> <li>Comp cap \$360,000</li> </ul>	<ul style="list-style-type: none"> <li>Actuarial required</li> <li>Comp cap \$360,000</li> <li>Annual DB benefit limit \$290,000 (benefit-based, not a contribution cap)</li> </ul>
<b>Roth Catch-Up Wage Base Note</b>	<ul style="list-style-type: none"> <li>If prior-year FICA wages &gt; \$150,000</li> <li>Catch-up must be Roth; if plan has no Roth source, catch-up may be disallowed for those participants.</li> </ul>	<ul style="list-style-type: none"> <li>If prior-year FICA wages &gt; \$150,000</li> <li>Catch-up must be Roth; if plan has no Roth source, catch-up may be disallowed for those participants.</li> </ul>	<ul style="list-style-type: none"> <li>Not applicable</li> </ul>	<ul style="list-style-type: none"> <li>Not applicable</li> </ul>	<ul style="list-style-type: none"> <li>Same rule as 401(k)</li> </ul>	<ul style="list-style-type: none"> <li>Not applicable unless paired w/ 401(k)</li> </ul>	<ul style="list-style-type: none"> <li>Not applicable</li> </ul>
<b>Vesting Schedule &amp; Conditions</b>	<ul style="list-style-type: none"> <li>ER contributions may vest</li> <li>May require 1,000 hours</li> <li>May require last-day employment</li> </ul>	<ul style="list-style-type: none"> <li>100% immediate</li> </ul>	<ul style="list-style-type: none"> <li>100% immediate</li> </ul>	<ul style="list-style-type: none"> <li>100% immediate</li> </ul>	<ul style="list-style-type: none"> <li>SH contributions 100% immediate</li> <li>Other ER contributions may vest</li> </ul>	<ul style="list-style-type: none"> <li>Vesting schedule allowed</li> <li>May require service conditions</li> </ul>	<ul style="list-style-type: none"> <li>Vesting schedule allowed</li> </ul>



If you have any questions investing, feel free to reach out to our team.

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