

# Retirement Plans for Your Small Business

**COMPANY RETIREMENT PLANS** may help you and your staff save for retirement, receive tax credits and other incentives, and attract and keep better employees. Every small business is different. Our Wealth Management team can help you set up the right retirement plan for you and your business.

PLAN	CONTRIBUTIONS	TOTAL CONTRIBUTION LIMITS	INVESTMENT DECISIONS	VESTING	MAINTENANCE
<b>401K</b>	Employee & optional employer match or discretionary contributions	Lesser of 100% of participant's compensation of \$57,000 (\$63,500 age-based catch-up contributions)	Employee	Employer contributions may be subject to a schedule	Form 5500 annually, other annual notices
<b>SIMPLE IRAS</b>	Employee & mandatory employer match up to 3% of compensation or across the board 2% for all eligible employees	Max participant & employer contributions combined: \$13,500 (\$3,000 age-based catch-up contributions)	Employee	Immediate	Annual required notice
<b>SEP IRAS</b>	Employer only (discretionary)	Lesser of 25% of participant's compensation or \$57,000	Employee	Immediate	None
<b>PAYROLL DEDUCTION IRAS</b>	Employees only	\$6,000 (\$7,000 for age 50 & older)	Employee	Immediate	None



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