

# Express(k) vs. Custom(k)

A comparison of our small-business 401(k) plans



855.401.7253  
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Both of our retirement plans, Express(k) and Custom(k), will give you all the essential must-haves of a 401(k). And each one offers unique benefits that could make a big difference to you and your business, depending on your situation.

So, what's the difference between the two?

Which 401(k) plan is right for your business?

This comparison guide is designed to help launch you onto the right track. But it's always best to talk to a retirement plan consultant about your situation before making a final decision.

Anytime you're ready to chat, we're here for you! We speak your language: Human.



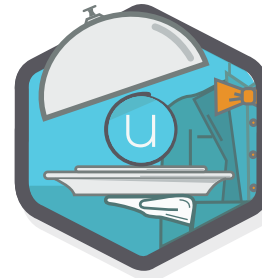
## express (k)

The 401(k) fastlane.

Express(k) delivers all the essentials of a 401(k) plan in one easy, ready-to-go solution.

Express(k) might be right for you if any or all of these statements ring true:

- ▶ I just want to get a plan in place quickly.
- ▶ I don't want to think about it too much.
- ▶ I'd like to keep this as simple as possible.



## custom (k)

Your plan, your way.

Custom(k) offers the greatest flexibility of options in a plan that's designed just for your business.

Custom(k) might be a good fit if any or all of this sounds familiar to you:

- ▶ I want a custom plan design.
- ▶ I'm looking to maximize my savings.
- ▶ I want the most flexibility with investment options.

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## Why 401(k)?

A 401(k) allows you and your employees to save for retirement by putting away money on a pre-tax basis, lowering your taxable income.

What does that mean to you? It means you'll get less of a tax bite on your annual salary in the short term, while your long-term investments grow tax-free until you're ready to retire.

Not only will you have happier employees by offering them this benefit, but you'll also get the opportunity to save more cash — for your business and your own nest egg.

Don't you love it when everybody wins?

## What You Get

	express (k)	custom (k)
Maximum Individual Savings of \$18,500 <sup>1</sup>	✓	✓
Suitable for 2 – 100+ Employees	✓	✓
Ability to Borrow From Your Plan (Loan)	✓	✓
Self-Directed Brokerage Option		✓
Ability to Customize Eligibility and Vesting		✓
Roth 401(k) Option (After-Tax Contribution)		✓
New Comparability (Profit-Sharing) Option <sup>2</sup>		✓
Human Support When You Need It	✓	✓
Rock-Star Status For Having a 401(k) Plan in Place	✓	✓

<sup>1</sup> Plus \$6,000 catch-up contribution for participants who are age 50 or older (2018).

<sup>2</sup> New Comparability is a type of profit-sharing plan that is designed to maximize the amount contributed to a select group while minimizing the total cost of contributions to employees.

## Want to know more?

### Contact us

Discuss your options with a Retirement Plan Consultant today.

[hello@myubiquity.com](mailto:hello@myubiquity.com)

855.401.7253

### Visit our site

Go to [www.myubiquity.com](http://www.myubiquity.com) to learn more about our retirement plans and get a custom price quote for your business.

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## Did you know?

- ▶ All of the administrative costs associated with your 401(k) plan are 100% tax-deductible.
- ▶ Employer match and/or profit-sharing contributions are 100% tax-deductible, up to 25% of your payroll.
- ▶ Money you contribute to your traditional 401(k) account is 100% tax-deferred.
- ▶ Alternative contribution option is available with a Roth 401(k) – ask us for details!
- ▶ If this is your first 401(k) plan, your business may even qualify for a small business tax credit, up to \$500 per year for the first three years of the plan.<sup>3</sup>

<sup>3</sup> Credit equals 50% of the cost to set up and administer the plan and educate employees about the plan, up to a maximum of \$500 per year for each of the first three years of the plan. Read more about this credit on the IRS website. Please consult a tax professional if you are interested in taking advantage of this credit.

## Cost comparison

Our retirement plans are built to meet the needs and, perhaps more importantly, the budget of your small business.

Unlike some 401(k) plans, Express(k) and Custom(k) are built on a flat-fee pricing structure. In other words, we don't make money on the amount of money held in your plan.

What this means to you and your employees is that you won't pay more in fees just because your plan balance grows. If you put more money away, you should get more out of it.

Let's take a look at how the basic fees for Express(k) and Custom(k) compare. If you'd like an instant quote created just for your business, you can get one [right here](#), right now!

express (k)		
Number of Employees	Monthly Fee (billed quarterly)	One-time Setup Fee
2–15	\$115	\$495
16–30	\$125	\$495
31–50	\$155	\$495
51–75	\$200	\$495
76–100	\$250	\$495
101+	\$325	\$495

custom (k)		
Number of Employees	Monthly Fee (billed quarterly)	One-time Setup Fee
2–15	\$165	\$495
16–30	\$175	\$495
31–50	\$225	\$495
51–75	\$300	\$495
76–100	\$350	\$495
101+	\$500	\$495

Additional fees that may apply:

EMPLOYER

Type of fee	Amount	Frequency
Transfer existing 401(k) service	\$1,000	One-time
Plan termination/deconversion	\$1,000	One-time

EMPLOYEE

Type of fee	Amount	Frequency
Withdrawal	\$95	Per occurrence
Borrow from your plan	\$100	Annual
Participant fee	\$5	Per month