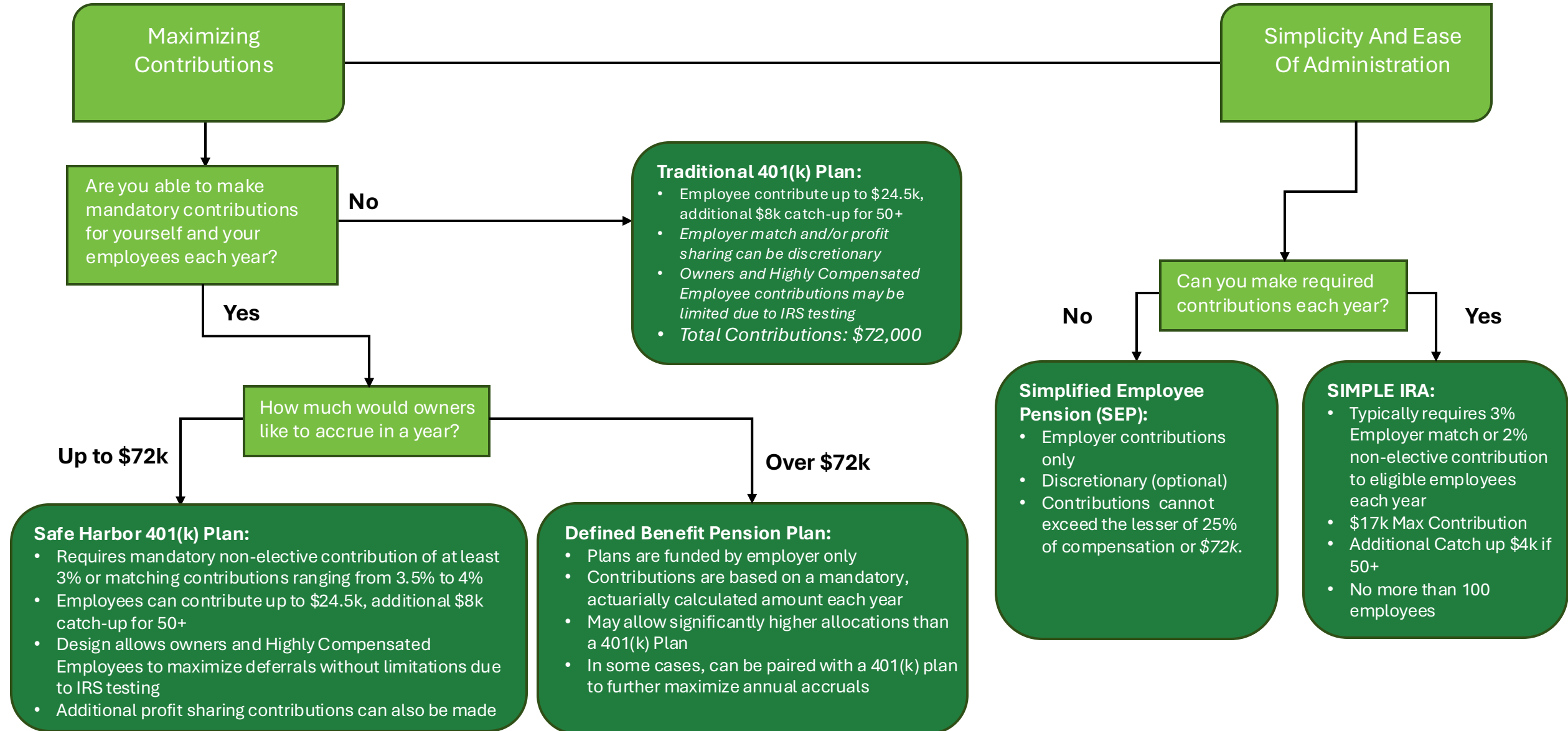


Retirement Plan Alternatives for Small Business Owners - 2026

What are you looking to accomplish most in your retirement plan?



Defined Contribution Retirement Plan Options

	SEP IRA	SIMPLE IRA	401(k) Plan
Who can contribute?	Employer Only ; must contribute for all eligible employees	Employee and Employer	Employee Employer (optional)
Maximum employee contribution	Not Applicable	\$17,000 with \$4,000 catch up if 50 or older	\$24,500 with \$8,000 catch up if 50 or older
Employer contributions	Optional only way to fund; up to 25% of eligible compensation with a \$72,000 cap	Required match of 100% first 3% of participating employee contributions or 2% of all eligible employee compensation	Optional up to 100% of eligible compensation with a \$72,000 cap
Vesting timing for employer contributions	Immediate	Immediate	Graded and Cliff Vesting Schedules Allowed
Access to funds before age 59 1/2	10% Penalty for withdrawal	25% penalty for withdrawal within first 2 years of participating; 10% thereafter	Penalty-free loans or 10% penalty for early withdrawal
Loans	No	No	Optional