



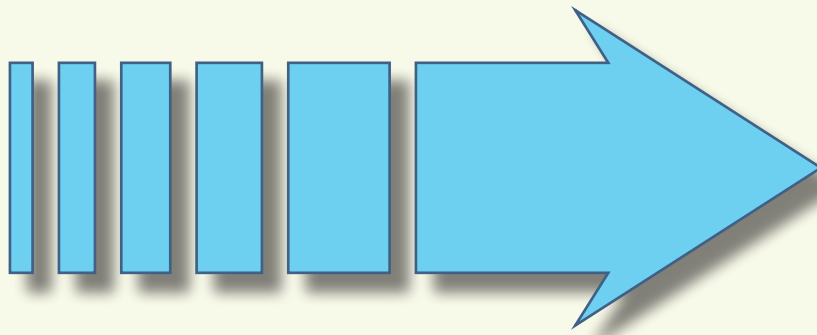
**United
Retirement Plan
Consultants**

National network. Local experts.

Keeping it SIMPLE? Consider the increased benefits of safe harbor 401(k) plans.

Each spring, employers and financial advisors request a switch from their SIMPLE IRA to a 401(k) plan. Unfortunately, it is virtually impossible to make the change any other time than the turn of the year since clients may not have both a SIMPLE IRA and a qualified plan in the same calendar year.

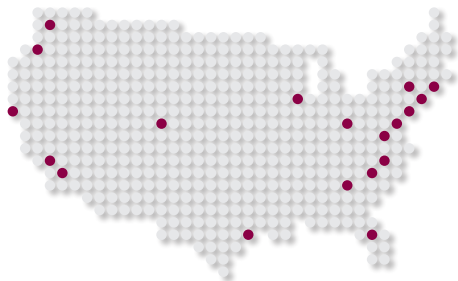
SIMPLE IRA



Safe harbor 401(k)

Upgrade to a safe harbor plan and start enjoying:

- Larger deferrals: \$18,000 (401k) vs \$12,500 (SIMPLE)
- More employer contribution options, including discretionary, matching and profit sharing
- Various vesting schedules to incent employee retention
- Participant loan provisions



Let URPC upgrade your retirement solution today.

Participant notices must be sent by October 31, so contact your local consultant or our Sales Support team today!

SalesSupport@UnitedRetirement.com • (855) 439-6709

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Maximize your retirement plan in 2017

Your company's retirement plan may be satisfactory—but is satisfactory sufficient? Let URPC help determine if a safe harbor 401(k) plan or a new comparability profit sharing allocation is right for you.

When owners or key executives are limited in their deferral by the level of other employees' participation, a safe harbor 401(k) plan may provide additional savings opportunity since it doesn't require ADP or top heavy testing when a minimum contribution is made.

Participant	Age	Compensation
Owner A	56	265,000
Owner B	52	235,000

SIMPLE IRA		
Employee Deferral	3% Match	Total
15,500	7,950	23,450
15,500	7,050	22,550

Safe Harbor 401(k)		
Employee Deferral	4% Match	Total
24,000	10,600	34,600
24,000	9,400	33,400

Employee 1	57	70,000
Employee 2	37	50,000
Employee 3	42	40,000
Employee 4	56	40,000
Employee 5	31	35,000
Subtotal		735,000

3,500	2,100	5,600
2,500	1,500	4,000
3,000	1,200	4,200
40,000	19,800	59,800

3,500	2,800	6,300
2,500	2,000	4,500
3,000	1,600	4,600
57,000	26,400	83,400

Total contributions (all sources) for owners: **46,000**
Total contributions for staff: **4,800**

68,000
6,400

Plan efficiency (percent of contributions that benefits owners): **91%**

91%