



Retirement Plan Feature Comparison

Feature	Traditional & Owner-Only	Safe Harbor	Profit Sharing	SIMPLE IRA
Can Amend to a Traditional 401(k)	N/A	Yes	Yes	No
Maximum Employee Deferral* <i>(for pretax and Roth)</i>	\$16,500	\$16,500	N/A	\$11,500
Roth 401(k) Contribution Option	Yes, <i>within deferral limit</i>	Yes, <i>within deferral limit</i>	N/A	No
Catch-up Contributions <i>(for participants 50 or Older)</i>	\$5,500	\$5,500	N/A	\$2,500
Employer Contribution	Employer option	Tiered match <i>100% up to 3% and 50% of the next 2%, 4% maximum;</i> OR Non-elective contribution <i>of 3% to all eligible participants</i>	Discretionary, <i>25% up to \$49,000 per individual*</i>	100% up to 3%; <i>or 2% non-elective contribution</i>
Vesting	Options available	Immediate <i>(Safe Harbor contributions)</i> Options available <i>(other contributions)</i>	Options available	Immediate
Loans	Yes	Yes	Yes	No
ADP/ACP Testing	Yes			
Top-Heavy Testing	Yes	Generally satisfied	Yes	No
Investment Providers	Choice of many	Choice of many	Choice of many	Single
Compatible with Money Purchase and Profit Sharing Plans	Yes	Yes	N/A	No

* Limit indexed annually by the IRS