Retirement Plan Comparison Chart

Fisher\SMB®

		Solo(k) with Fisher\SMB	401(k) with Fisher\SMB	SIMPLE IRA with Fisher\SMB	SEP IRA with Fisher\SMB
Contributions	Employee income limits	None	None	None	None
	Annual Contribution Maximum	$72K[1]	$72K[1]	$17K	$72K[1]
	Incremental Owner Contributions Available	Yes[2]	Yes[2]	No	Yes[2]
	Tax-Deferred Contributions	Pre-tax & Post-tax options	Pre-tax & Post-tax options	Pre-tax only	Pre-tax only
	Employer Contributions	Optional	Optional	Required (100% match up to 3%, or 2% non-elective)	Required (Same % as owner)
	Loans Allowed	Yes	Yes	No	No
Plan Management	Cost	Low Cost	Low Cost	Low Cost	Low Cost
	Administration	Easy to start and maintain	Easiest to start and maintain	Easy to start and maintain	Easy to start and maintain
	Employee Exclusions	N/A	Yes	No	No

[1]$80,000 if over age 50. [2]Up to $435,250 annually via a cash balance plan.

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