

Safe Harbor Contribution Chart

Employee Deferral	Employer Safe Harbor Contribution Minimums		
Percentage W-2 income (Amount of deferral)*	Option 1: Basic Match	Option 2: Enhanced Match	Option 3: Non-elective Match
	The employer matches 100% of the first 3% of each employee’s contribution and 50% of the next 2%. Employees are required to contribute to their 401(k) in order to get the match.	The employer matches 100% of the first 4% of each employee’s contribution. Employees are required to contribute to their 401(k) plan in order to get the match.	Eligible employees get an annual employer contribution of 3% of their salary. Employees are NOT required to contribute to their 401(k) plan in order to get the employer contribution.
0% (\$0)	0% (\$0)	0% (\$0)	3% OR \$4,500 required
1% (\$1,500)	100% match Total: 1% = \$1,500	100% match Total: 1% = \$1,500	3% OR \$4,500 required
2% (\$3,000)	100% match Total: 2% OR \$3,000	100% match Total: 2% OR \$3,000	3% OR \$4,500 required
3% (\$4,500)	100% match Total: 3% OR \$4,500	100% match Total: 3% OR \$4,500	3% OR \$4,500 required
4% (\$6,000)	100% match up to 3%, 50% of the next 1% match Total: 3.5% OR \$5,250	100% match Total: 4% OR \$6,000	No additional contribution required
5% (\$7,500)	100% match up to 3%, 50% of the next 2% match Total: 4% OR \$6,000	No additional contribution required	
6% (\$9,000)	No additional contribution required		

*This assumes a salary of \$150K and calculations would differ based on the salary of the employee.

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