

Safe Harbor 401(k) Comparison

A comparison between
Standard & QACA Safe Harbor 401(k)s..



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Is a Safe Harbor 401(k) a good fit?

FEATURES

Exempts non-discrimination testing

Satisfies top-heavy testing

Allows ownership to maximize contributions to
their own accounts

Auto-Enrollment
(employer receives additional \$500 tax-credit)

Matching Schedule

Vesting Schedule

STANDARD



4%

Immediate

QACA

Qualified Automatic
Enrollment Arrangement



3.5%

2-year