

# Safe Harbor 401(k) Comparison

A comparison between your Safe Harbor options.



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/Contribution Schedule

Vesting Schedule

## STANDARD

## QACA Qualified Automatic Enrollment Arrangement

## NON-ELECTIVE

✓	✓	✓
✓	✓	✓
✓	✓	✓
✗	✓	✗
4% Match	3.5% Match	3% Contribution <i>To all eligible employees</i>
Immediate	2-year	Immediate