

## A SIMPLE Solution for Small Businesses

**A SIMPLE IRA is a low-maintenance, inexpensive and straightforward retirement plan. Best of all, they are easy to understand!**



### **Key Features**

- No cost to establish
- No government forms to file
- No annual reporting
- No non-discrimination testing
- Pre-tax salary deferrals (including catch-up contributions)
- Mandatory employer match of dollar for dollar up to 3% of compensation or 2% non-elective contribution
- Reduced matching contribution is available in 2 out of 5 years
- Tax-deferred account growth
- Minimal employer involvement
- Up to 2-year waiting period
- Free illustration and comparison reports

Let us help you make your small business clients' retirement SIMPLE.

### Want to learn more?

Complete the form below to download marketing materials that can help you reach potential clients and educate them on the benefits of a SIMPLE IRA retirement plan.

## Related RESOURCES

- [Advisor Mutual Fund Program](#)
- [Solo 401\(k\)](#)
- [SEP IRA](#)
- [Small Business Solutions](#)
- [State-Mandated Retirement Plans](#)

## SIMPLE IRA FAQs

- [SIMPLE IRA FAQs Overview](#)
- [Establishing SIMPLE IRAs FAQs](#)
- [Contributing to SIMPLE IRAs FAQs](#)
- [SIMPLE IRA Rollovers and Distributions FAQs](#)

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