



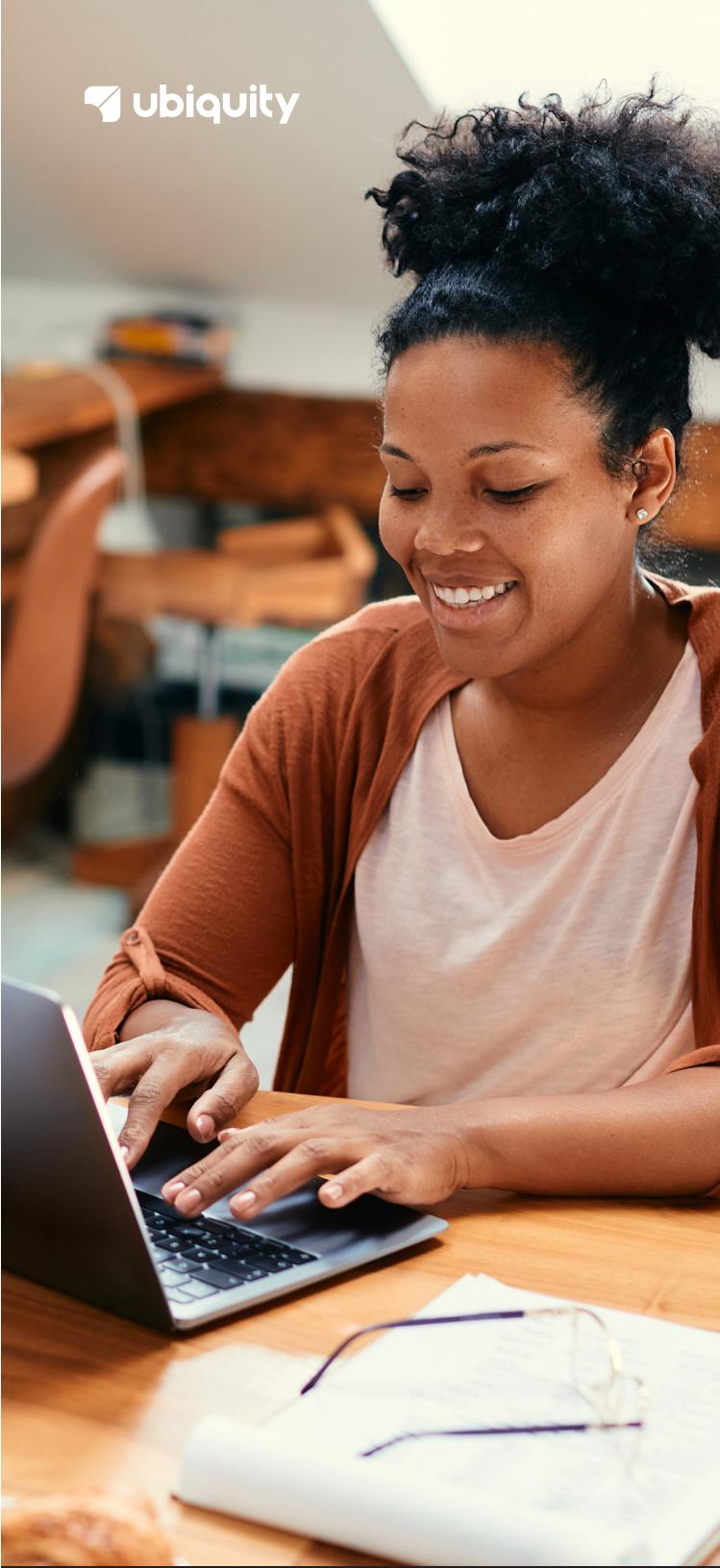
Meet Single(k) Plus[®]

Get the same benefits as a big box 401(k), along with recordkeeping services and investment flexibility.

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 myubiquity.com



Your retirement future is our *priority*

For over 24 years, Ubiquity Retirement + Savings® (Ubiquity) has been pioneering the small business 401(k) space to ensure everyone can prepare for the retirement they want.

Why Ubiquity is the right choice

Transparent, flat-fee plans

With no AUM costs, you keep more of the savings you earned

Recommended by financial advisors

Advisors recognize us as a great fit for SMB companies

World-class customer service team

Live customer assistance so you always have support

Maximize your tax-deductible contributions:

By playing both roles as both employer and employee, solo 401(k) plans allow self-employed business owners to maximize their retirement contributions. Solo business owners can then gain additional savings by deducting these 401(k) contributions, along with any plan costs, as a business expense. Roth contributions are permitted, as well.

Investment flexibility:

Choose from pre-selected or customizable fund lists.

Simple setup and management:

Getting your Single(k) Plus plan up and running is easy – and we're here to help throughout your journey.

Single(k) Plus® – Our *record-kept* solo 401(k)

A solo 401(k) plan that offers flexible investment options with recordkeeping services provided by Ubiquity.

Core Features

- ✓ Easily converts to a full-service 401(k) as your business evolves
- ✓ Save more than an IRA while enjoying the savings potential of a 401(k)
- ✓ Expert plan consulting available during plan setup
- ✓ Transparent, low-cost pricing designed to support your business at any stage
- ✓ Contributions can be tax deductible
- ✓ Trusted support from a team of retirement plan specialists
- ✓ Access self-service tools and educational content to help manage, optimize, and better understand your plan

Plan Benefits

- ✓ Ability to customize investment options
- ✓ Option to take a loan from retirement savings
- ✓ Assistance with annual 5500 EZ and 1099-R form preparation at no additional cost

Single(k) Plus Plan Overview	
Plan Eligibility	
Who Can Participate	1-4 people: business owner, business partner, and their spouses
Business Types	Self-employed individuals or business owners without common-law employees, including: <ul style="list-style-type: none">• C Corp, S Corp, LLC, & DBA• Independent contractors and freelancers• Sole proprietorships• Individuals with self-employment income who receive 1099 forms
Plan Details	
Eligibility	Immediate or 12-months (1,000 hours) of service
Salary-Deferred Contributions	Pre-tax and Roth
Company Contributions	Discretionary match and/or profit-sharing
Vesting	Full and immediate
Loans	Permitted
In-Service Withdrawals	Available to participants over age 59½
Additional Capabilities	<ul style="list-style-type: none">• Individual brokerage accounts• Selection and monitoring of investments by a third-party expert