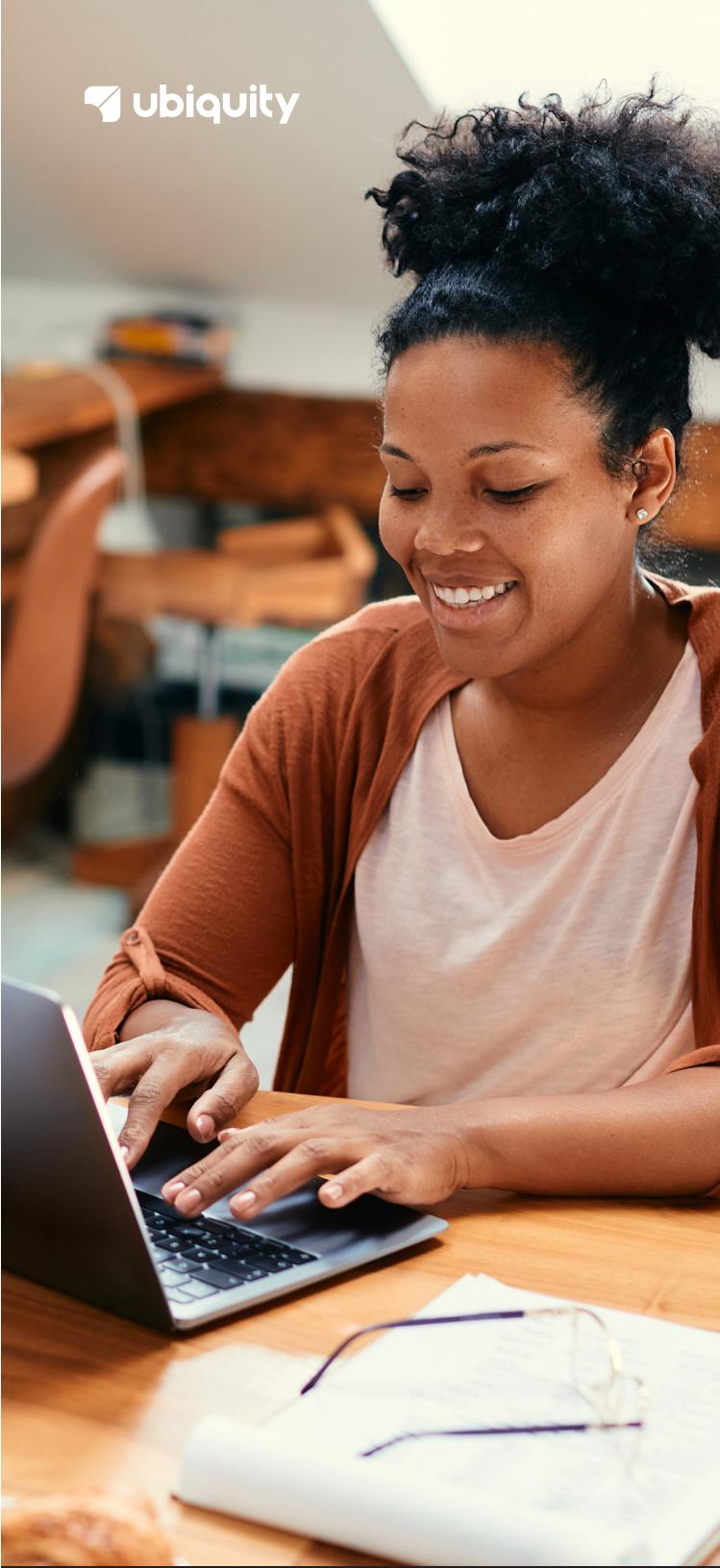




Meet Single(k)[®]

Single(k) is the seamless retirement solution for business owners with part-time employees or none at all. It combines the savings potential of a 401(k) plan with the flexibility of a self-service investment solution.



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 and after-tax options available.

Choose your investments:

Invest in a wide range of investment options through a self-directed brokerage account at the financial institution of your choice.

Easy to set up:

The process to set up the Single(k) plan is completed almost entirely online in about 15 minutes, and we are always here to help along the way.

Single(k)[®] – A *flexible*, essential solo 401(k) plan

A business owner gets the best of both worlds with a solo 401(k): the flexibility to contribute up to three times more than with an IRA, along with all the benefits of a large business 401(k), including tax credits and loans.

Core Features

- ✓ Higher contributions limits than IRAs
- ✓ Business tax deduction for plan contributions and plan expenses
- ✓ Reduced taxable income for pre-tax salary-deferred contributions
- ✓ Expert plan consulting available during plan setup
- ✓ Low maintenance plan administration: No nondiscrimination testing required, and business owners need to file annual reports with the IRS only when the plan reaches \$250,000 in assets
- ✓ 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

- ✓ Allows use of mega backdoor Roth
- ✓ Assistance with annual 5500 EZ and 1099-R form preparation at no additional cost
- ✓ Option to take a loan from retirement savings
- ✓ Full investment flexibility through your preferred brokerage/ custodian

Single(k) Plan Overview	
	Plan Eligibility
Who Can Participate	1-2 people: business owner and their spouse or business partner
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 (optional mega backdoor Roth)
Company Contributions	Profit-Sharing
Vesting	Full and immediate
Loans	Permitted
In-Service Withdrawals	Available to participants over age 59½