



Custom(k)[®] Features & Benefits

Saving for the future has never been easier.

Your retirement future is our *priority*

At Ubiquity Retirement + Savings® (Ubiquity), our Custom(k) plan takes the stress out of setting up and managing a 401(k) so you can focus on growing your business.

Big benefits, all in one plan

Maximize your savings power

Owners can contribute up to \$24,500 (plus a \$8,000 catch-up if you're 50+) and add profit-sharing up to 25% of income – that means up to **\$72,000** in savings.¹

Attract and keep top talent

Strong 401(k) benefits make employees feel appreciated and secure and motivates them to stay longer.

Cash in on tax credits

If you're a 401(k) first timer, you can unlock up to **\$16,500** in tax credits over 3 years, plus additional credit to offset maintenance and administration.²

Your Ubiquity advantage

✓ Transparent, flat-fees:

No AUM fees mean you keep more of your hard-earned money.

✓ Recommended by advisors:

Financial experts trust us as their go-to for their clients.

✓ World-class support team:

Get help, whenever you need it from a real-life person (no robots here).

✓ Payroll-agnostic integration:

Our plans work with any payroll system, so your processes stay seamless.

¹ 2026 IRS Contribution Limits.

² Credit equals 100% of the cost to set up and administer the plan and educate employees about the plan, up to \$5,000 per year, plus an additional \$500 per year for automatic enrollment for each of the first three years of the plan. Read more about this credit on the [IRS website](https://www.irs.gov/retirement-plans/credits). Please consult a tax professional if you are interested in taking advantage of this credit.

Custom(k)[®] – Our most *popular* plan, for good reason!

Our Custom(k) plans offer a highly customizable solution, featuring flexibility and support to meet your needs.

Core Features

- ✓ Flat-fee cost model that keeps your plan costs predictable and transparent year after year
- ✓ Seamless payroll integration for automated contributions that run smoothly every pay period
- ✓ Free plan design assistance with an expert retirement plan consultant
- ✓ All-inclusive plan administration with recordkeeping, custodial services, IRS compliance, client servicing, and ongoing live customer support.
- ✓ Access to a broad range of investment options and the ability to trade in a self-directed brokerage account
- ✓ Preparation of IRS Form 1099-R and Form 5500
- ✓ Access to online tools and educational resources to support employers and employees

Plan Benefits

- ✓ Customizable provision options for incentivizing key employees
- ✓ Optional Safe Harbor contribution to reduce annual IRS testing and administrative duties
- ✓ Access to CensiblyYours[®] Financial Wellness Tools for investment guidance and financial wellness support

Custom(k) Plan Overview

Eligibility	Flexible; employer selects when employees can begin participating based on age, tenure, or hours of service
Employee Contributions	Pre-tax and Roth contributions supported
Automatic Enrollment	Tailored to meet your business needs and employee goals
Safe Harbor	Optional; various matching formulas available
Profit Sharing	Several formulas available (including New Comparability)
Discretionary Match	Optional; at the discretion of the employer
Vesting	Flexible; employer selects from a range of vesting schedules (up to 6 years)
Loans	Optional
Hardship Withdrawals	Optional
Additional Capabilities	<ul style="list-style-type: none">• Individual brokerage accounts• Selection and monitoring of investments by a third-party expert