



Saver(k)[®]

Features & Benefits

Saving for the future has never been easier.



Your retirement future is our *priority*

At Ubiquity Retirement + Savings® (Ubiquity), our Saver(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](#). Please consult a tax professional if you are interested in taking advantage of this credit.

Saver(k)[®] – An *affordable*, easy-to-manage 401(k)

Our Saver(k) plans allow you to establish your plan quickly and successfully without compromising value.

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
- ✓ Expert-designed 401(k) plan for easy and efficient deployment
- ✓ All-inclusive plan administration with recordkeeping, custodial services, IRS compliance, client servicing, and ongoing live customer support.
- ✓ Trusted support from a team of retirement plan specialists
- ✓ Access to online tools and educational resources to support employers and employees

Plan Benefits

- ✓ Flexibility to choose a turnkey or professionally-managed investment lineup
- ✓ Automatic enrollment to encourage employee participation
- ✓ Optional Safe Harbor contribution to help bypass annual IRS testing and decrease administrative duties
- ✓ Access to CensiblyYours[®] Financial Wellness Tools for investment guidance and financial wellness support

Saver(k) Plan Overview

Eligibility	Immediate; no age or service requirement, contributions can begin immediately
Employee Contributions	Pre-tax and Roth contributions supported
Automatic Enrollment	Tailored to meet your business needs and employee goals
Safe Harbor	Optional; up to 4%
Profit Sharing	Optional; at the discretion of the employer
Vesting	Full and immediate
Loans	Permitted
Additional Capabilities	Selection and monitoring of investments by a third-party expert