



# The Financial Advisor Guide to Ubiquity's Retirement Solutions

Helping your clients elevate their futures  
(while growing your practice), made simple.





# Table of Contents

Deliver industry-best plans  
that help small business owners  
achieve the futures they want.

Click each topic to learn more.

**Ubiquity Group 401(k) Plans** ..... 3

**Ubiquity Solo 401(k) Plans** ..... 9

**Payroll Integration** ..... 14

**Preparing for Your Long-Term Success** ..... 15

# Ubiquity Group 401(k) Plans

Discuss your options with an expert  
retirement plan consultant today!

✉ [sales@myubiquity.com](mailto:sales@myubiquity.com)

☎ (855) 401-7253

Book a Meeting 

Our group plans provide the same robust benefits as enterprise-sized businesses (without the high costs) to fit your clients' organizational needs and simplify your role as an advisor.



## **Saver(k)®**

Simple, affordable, effortless. These plans offer a no-fuss, low-maintenance solution to help owners get set up for success without extra work.



## **Custom(k)®**

Our most popular option boasts flexibility with robust customization options, a wide range of investment choices, and more, helping owners reach their business goals.



## **Reserve(k)®**

Our most robust plan offers unmatched flexibility and premium add-ons for a seamless, best-in-class experience.

# Compare Ubiquity's Group 401(k) Plans

Plan Features	Saver(k)®	Custom(k)®	Reserve(k)®
High-quality customer support	✓	✓	✓
Transparent, flat fees	✓	✓	✓
Employees can save immediately	✓	✓	✓
Automatic enrollment	✓	✓	✓
Pre-tax contributions	✓	✓	✓
Roth (post-tax) contributions	✓	✓	✓
Participant loans	✓	✓	✓
Plan design assistance with an expert retirement plan consultant		✓	✓
Customizable plan provisions for incentivizing employees		✓	✓
Access to a broad range of investment options		✓	✓
3(16) fiduciary services			✓
SECURE 2.0 Tax Credit Filing Assistance			✓
Comprehensive 5500 audit support			✓
Up to three plan amendments annually free of charge			✓
Free ERISA fidelity bond coverage for up to \$1M in assets			✓

Add-on Features	Saver(k)®	Custom(k)®	Reserve(k)®
Safe Harbor contributions	✓	✓	✓
New Comparability profit-sharing	✓	✓	✓
Management and guidance with CensiblyYours® Financial Wellness Tools	✓	✓	✓
Flexible eligibility requirements		✓	✓
Adjustable vesting schedule for employer contributions		✓	✓

Group Contribution Limits 2026	
Salary Deferral Contribution	Up to \$24,500
Profit-Sharing Contribution	Up to 25% of income
Annual Limit Per Participant	Lesser of 100% of salary or \$72,000
Catch-Up Contributions (if age 50 or older)	\$8,000
SECURE 2.0 Act Super Catch-up Contribution (age 60-63)	\$11,250





# Saver(k)<sup>®</sup> – 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

- ✓ Expert-designed 401(k) plan for easy and efficient deployment
- ✓ Transparent, low pricing
- ✓ Fully bundled plan administration, including recordkeeping, custodial services, compliance, and client servicing
- ✓ Trusted support from a team of retirement plan specialists
- ✓ Access to online tools and educational resources to support employers and employees
- ✓ May qualify for tax credits when opening a new plan with automatic enrollment, along with other opportunities

## 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
- ✓ Option for investment management and guidance with CensiblyYours<sup>®</sup> Financial Wellness Tools

### Saver(k) Plan Overview

<b>Eligibility</b>	Immediate; no age or service requirement, contributions can begin immediately
<b>Employee Contributions</b>	Pre-tax and Roth included
<b>Automatic Enrollment</b>	Required; minimum contribution rate of 3% (up to 8%) with a 1% annual increase to 10%, or an initial default rate at 10%
<b>Safe Harbor</b>	Optional; up to 4%
<b>Profit Sharing</b>	Optional; at the discretion of the employer
<b>Vesting</b>	Full and immediate
<b>Loans</b>	Permitted
<b>Additional Capabilities</b>	Selection and monitoring of investments by a third-party expert

# Custom(k)<sup>®</sup> – 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

- ✓ Free plan design assistance with an expert retirement plan consultant
- ✓ Fully bundled plan administration, including recordkeeping, custodial services, compliance, and client servicing
- ✓ Access to a broad range of investment options such as Vanguard, Schwab, and Fidelity funds
- ✓ Preparation of IRS Form 1099-R and Form 5500
- ✓ Access to online tools and educational resources to support employers and employees
- ✓ May qualify for tax credits when opening a new plan with automatic enrollment, along with other opportunities

## Plan Benefits

- ✓ Customizable provision options for incentivizing key employees
- ✓ Optional Safe Harbor contribution to reduce annual IRS testing and administrative duties
- ✓ Option for investment management and guidance with CensiblyYours<sup>®</sup> Financial Wellness Tools

### Custom(k) Plan Overview

<b>Eligibility</b>	Flexible; employer selects when employees can begin participating based on age, tenure, or hours of service
<b>Employee Contributions</b>	Pre-tax contributions with option to add Roth (post-tax)
<b>Automatic Enrollment</b>	Required; minimum contribution rate of 3% (up to 8%) with a 1% annual increase to 10%, or an initial default rate at 10%. Exemptions may apply*
<b>Safe Harbor</b>	Optional; various matching formulas available
<b>Profit Sharing</b>	Several formulas available (including New Comparability)
<b>Discretionary Match</b>	Optional; at the discretion of the employer
<b>Vesting</b>	Flexible; employer selects from a range of vesting schedules (up to 6 years)
<b>Loans</b>	Optional
<b>Hardship Withdrawals</b>	Optional
<b>Additional Capabilities</b>	<ul style="list-style-type: none"> <li>• Individual brokerage accounts</li> <li>• Selection and monitoring of investments by a third-party expert</li> </ul>

\*Disclaimer: Plan sponsors may be exempt from this requirement if they meet one or both of the following conditions on December 31: 1) Have been in business for less than three (3) years, and/or 2) Have ten (10) or fewer employees on December 31.

# Reserve(k)<sup>®</sup> – Your *ultimate* 401(k) plan

Our Reserve(k) plan offers robust customization along with impactful business-boosting add-ons.

## Core Features

- ✓ Waived conversion fee for existing 401(k) plans outside of Ubiquity
- ✓ Up to three plan amendments per year free of charge
- ✓ Includes ERISA fidelity bond coverage for up to \$1M in assets
- ✓ 3(16) fiduciary services
- ✓ Fully bundled plan administration, including recordkeeping, custodial services, compliance, and client servicing
- ✓ Access to a broad range of investment options such as Vanguard, Schwab, and Fidelity funds
- ✓ Preparation of IRS Forms 1099-R & 5500
- ✓ Access to online tools and educational resources to support employers and employees
- ✓ May qualify for tax credits when opening a new plan with automatic enrollment, along with other opportunities

## Plan Benefits

- ✓ Optional New Comparability calculations for profit-sharing option at no cost
- ✓ Free plan design assistance from an expert retirement plan consultant with customizable options
- ✓ Optional Safe Harbor contribution to reduce annual IRS testing and administrative duties
- ✓ Option for investment management and guidance with CensiblyYours<sup>®</sup> Financial Wellness Tools

### Reserve(k) Plan Overview

<b>Eligibility</b>	Flexible; employer selects when employees can begin participating based on age, tenure, or hours of service
<b>Employee Contributions</b>	Pre-tax contributions with option to add Roth (post-tax)
<b>Automatic Enrollment</b>	Required; minimum contribution rate of 3% (up to 8%) with a 1% annual increase to 10%, or an initial default rate at 10%. Exemptions may apply*
<b>Safe Harbor</b>	Optional; various matching formulas available
<b>Profit Sharing</b>	Several formulas available (including New Comparability)
<b>Discretionary Match</b>	Optional; at the discretion of the employer
<b>Vesting</b>	Flexible; employer selects from a range of vesting schedules (up to 6 years)
<b>Loans</b>	Optional
<b>Hardship Withdrawals</b>	Optional
<b>Additional Capabilities</b>	<ul style="list-style-type: none"> <li>• Individual brokerage accounts</li> <li>• Selection and monitoring of investments by a third-party expert</li> </ul>

\*Disclaimer: Plan sponsors may be exempt from this requirement if they meet one or both of the following conditions on December 31: 1) Have been in business for less than three (3) years, and/or 2) Have ten (10) or fewer employees on December 31.



# Ubiquity Solo 401(k) Plans

Discuss your options with an expert  
retirement plan consultant today!

✉ [sales@myubiquity.com](mailto:sales@myubiquity.com)

☎ (855) 401-7253

Book a Meeting 

Our solo plans offer provide affordability, flexibility, and efficiency for your self-employed clients, providing them a solid foundation to build their retirement future.



## Single(k)<sup>®</sup>

Essential solo 401(k) plans that deliver the  
necessary features and flexibility.



## Single(k) Plus<sup>®</sup>

A solo 401(k) plan that offers a variety of  
investment options and recordkeeping  
services from Ubiquity.

# Compare Ubiquity's Solo 401(k) Plans

Plan Eligibility	Single(k)®	Single(k) Plus®
Qualified Participant(s)	1-2 people: business owner and their spouse or business partner	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"> <li>• C Corp, S Corp, LLC, &amp; DBA</li> <li>• Independent contractors and freelancers</li> <li>• Sole proprietorships</li> <li>• Individuals with self-employment income who receive 1099 forms</li> </ul>	

Plan Features	Single(k)®	Single(k) Plus®
Transparent, flat fees	✓	✓
Pre-tax contributions	✓	✓
Roth (post-tax) contributions	✓	✓
Participant loans	✓	✓
High-quality, multichannel customer support	✓	✓
Manage investments through your preferred brokerage/custodian	✓	
Allows use of mega backdoor Roth	✓	
Recordkeeping services by Ubiquity		✓
All-in-one portal for plan management		✓
Access to a broad range of pre-selected investment options		✓

Individual Contribution Limits 2026	
Salary Deferral Contribution	Up to \$24,500
Profit-Sharing Contribution	Up to 25% of income
Annual Limit Per Participant	Lesser of 100% of salary or \$72,000
Catch-Up Contributions (if age 50 or older)	\$8,000
SECURE 2.0 Act Super Catch-up Contribution (age 60-63)	\$11,250





# Single(k)<sup>®</sup> – 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

<b>Who Can Participate</b>	1-2 people: business owner and their spouse or business partner
<b>Business Types</b>	Self-employed individuals or business owners without common-law employees, including: <ul style="list-style-type: none"> <li>• C Corp, S Corp, LLC, &amp; DBA</li> <li>• Independent contractors and freelancers</li> <li>• Sole proprietorships</li> <li>• Individuals with self-employment income who receive 1099 forms</li> </ul>

#### Plan Details

<b>Eligibility</b>	Immediate or 12-months (1,000 hours) of service
<b>Salary-Deferred Contributions</b>	Pre-tax and Roth (optional mega backdoor Roth)
<b>Company Contributions</b>	Profit-Sharing
<b>Vesting</b>	Full and immediate
<b>Loans</b>	Permitted
<b>In-Service Withdrawals</b>	Available to participants over age 59½

# Single(k) Plus<sup>®</sup> – 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

<b>Who Can Participate</b>	1-4 people: business owner, business partner, and their spouses
<b>Business Types</b>	Self-employed individuals or business owners without common-law employees, including: <ul style="list-style-type: none"> <li>• C Corp, S Corp, LLC, &amp; DBA</li> <li>• Independent contractors and freelancers</li> <li>• Sole proprietorships</li> <li>• Individuals with self-employment income who receive 1099 forms</li> </ul>

#### Plan Details

<b>Eligibility</b>	Immediate or 12-months (1,000 hours) of service
<b>Salary-Deferred Contributions</b>	Pre-tax and Roth
<b>Company Contributions</b>	Discretionary match and/or profit-sharing
<b>Vesting</b>	Full and immediate
<b>Loans</b>	Permitted
<b>In-Service Withdrawals</b>	Available to participants over age 59½
<b>Additional Capabilities</b>	<ul style="list-style-type: none"> <li>• Individual brokerage accounts</li> <li>• Selection and monitoring of investments by a third-party expert</li> </ul>

# Payroll Integration

Simplify plan management by minimizing errors, reducing manual data entry, and ensuring accuracy. Ubiquity partners with over 30 payroll and HCM providers and offers a range of solutions to support various payroll setups and business needs. Depending on the provider, we can implement 180° or 360° payroll integration to help your clients manage their plans more easily and effectively.

## Integrated payroll providers include:

### 360° Payroll Integration



and more!

### 180° Payroll Integration



and more!

No integrated cloud-based payroll provider? No problem. Ubiquity also offers an easy-to-use web solution that makes submitting payroll information an easy process once salaried employees are set up. Visit [myubiquity.com/integrations](https://myubiquity.com/integrations) for a full list of integrated partners.





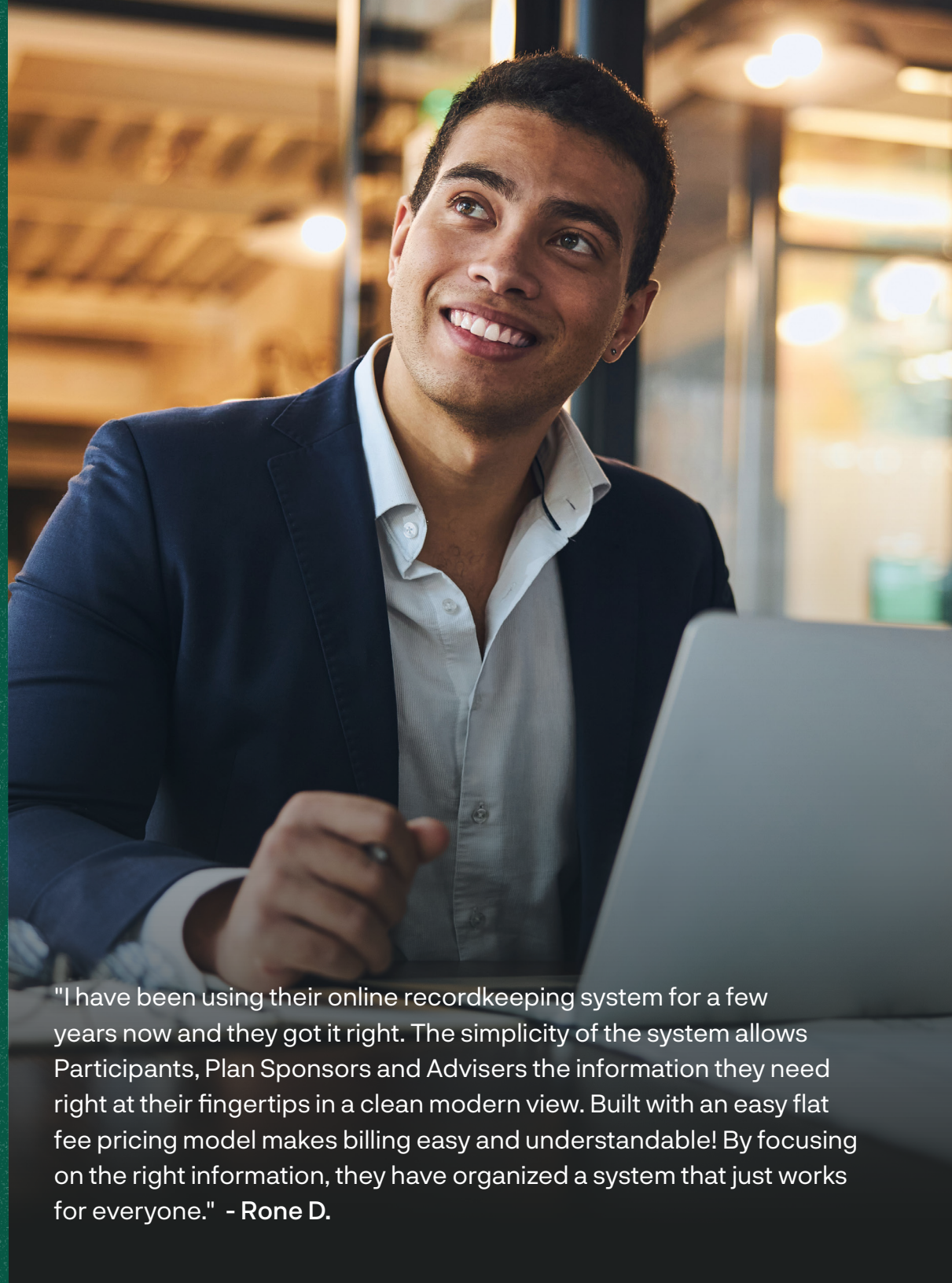
# Let's Partner for Your *Long-Term Success*

Ready to learn more about how Ubiquity can help you grow your practice while delivering unmatched value to clients? Schedule a discussion with our experts today!

✉ [sales@myubiquity.com](mailto:sales@myubiquity.com)

☎ (855) 401-7253

Book a Meeting



"I have been using their online recordkeeping system for a few years now and they got it right. The simplicity of the system allows Participants, Plan Sponsors and Advisers the information they need right at their fingertips in a clean modern view. Built with an easy flat fee pricing model makes billing easy and understandable! By focusing on the right information, they have organized a system that just works for everyone." - Rone D.