



AICPA®
401(k) Plans for Firms

Easy.
Seamless.
Affordable.

The AICPA 401(k) Plans for Firms program makes retirement benefits a reality for your firm.

And now you have two options, either the **standard Plans for Firms 401(k) Plan** or the **Plans for Firms PEP (Pooled Employer Plan)**.

\$100/month*

Exclusively for AICPA firm members, these comprehensive, affordable 401(k) solutions – designed by CPA's for CPA's – come with a six-month, money-back service satisfaction guarantee on recordkeeping.

* Other fees may apply, such as optional fiduciary services or standard asset-based fees on the pooled employer plan.

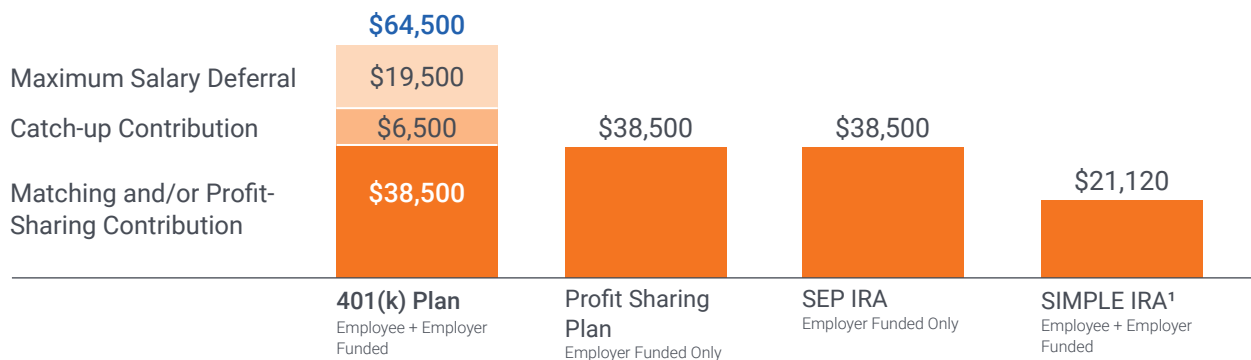


Benefits of a 401(k) plan

A 401(k) with a profit-sharing plan represents one of the most-comprehensive retirement options for business owners, providing:

- Higher contribution limits than a SIMPLE IRA
- A great benefit to attract and retain top talent by offering vesting and matching
- Ability to reduce taxable income and tax liability
- Ability to backdate a profit-sharing plan for the prior year up to your corporate tax deadline

Plan Comparison: Maximum Annual Contribution | Example: 50-year-old earning \$154,000



Profit Sharing Plan and SEP IRA maximum contribution amounts are 25% of wages per 2021 IRS guidelines. In this example, 25% of \$150,000 equals \$37,500.

¹ For a SIMPLE IRA, according to 2021 IRS guidelines, the employer is generally required to match each employee's salary reduction contributions on a dollar-for-dollar basis up to 3 percent of the employee's compensation, which is \$4,620 in this example. The max annual contribution limit is \$13,500, plus a \$3,000 catch-up contribution for those 50 and older. The \$4,620 match plus \$16,500 maximum contribution limit equals \$21,120 for a SIMPLE in this example.

Explore how you can maximize the benefits of a 401(k) plan, including the new Pooled Employer Plan option.

	Plans for Firms 401(k) Pooled Employer Plan	Standard Plans for Firms 401(k) Plan
Cost	\$100/month administrative fee	\$100/month administrative fee
Investment and Fiduciary Solutions	Diversified lineup managed by Mesirow Fiduciary Solutions	More than 9,500 investment options; fiduciary support options ² including 3(38) or 3(21) services to help minimize risk
Flexible Plan Design	Flexible and customizable plan design options that include matching, vesting, and loans	Flexible and customizable plan design options that include matching, vesting, and loans
Ongoing Support	Dedicated 401(k) service specialist	Dedicated 401(k) service specialist
Service Guarantee	Six-month, money-back service satisfaction guarantee	Six-month, money-back service satisfaction guarantee

² Offered through a third party, additional fees may apply

Retirement is waiting for you. Learn more about how the AICPA 401(k) Plans for Firms program can help you reach your goals.

877.264.2615 | aicpa.org/Retirement

Our partner – Paychex Retirement Services

The AICPA selected Paychex Retirement Services as their preferred provider, bringing you the nation's top-ranked 401(k) plan recordkeeper³ by number of plans with more than 90,000.

³ Recognized for tenth straight year by PLANSPONSOR magazine