



**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.

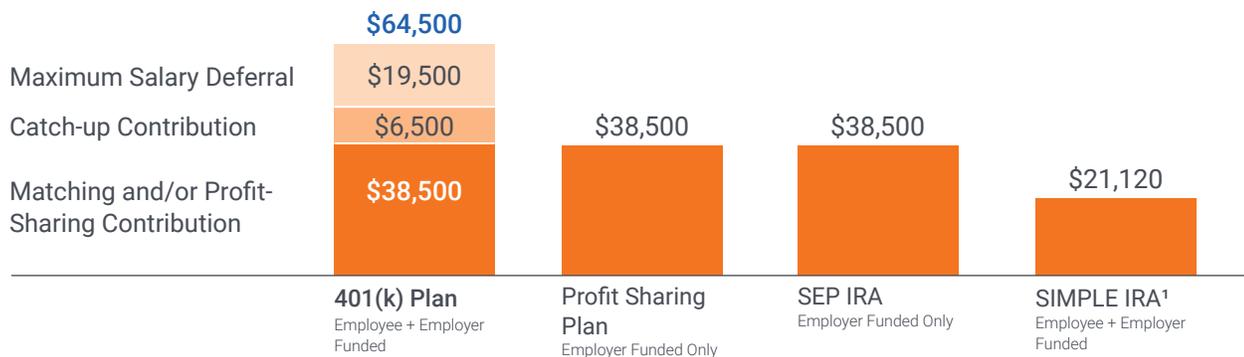


# Benefits of a 401(k) plan

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.

<sup>1</sup> 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
<b>Cost</b>	\$100/month administrative fee	\$100/month administrative fee
<b>Investment and Fiduciary Solutions</b>	Diversified lineup managed by Mesirow Fiduciary Solutions	More than 9,500 investment options; fiduciary support options <sup>2</sup> including 3(38) or 3(21) services to help minimize risk
<b>Flexible Plan Design</b>	Flexible and customizable plan design options that include matching, vesting, and loans	Flexible and customizable plan design options that include matching, vesting, and loans
<b>Ongoing Support</b>	Dedicated 401(k) service specialist	Dedicated 401(k) service specialist
<b>Service Guarantee</b>	Six-month, money-back service satisfaction guarantee	Six-month, money-back service satisfaction guarantee

<sup>2</sup> 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](https://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 recordkeeper<sup>3</sup> by number of plans with more than 90,000.

<sup>3</sup> Recognized for tenth straight year by PLANSPONSOR magazine