



Retirement Plan Comparison Chart

Feature	401(k)	Safe Harbor 401(k)	SIMPLE 401(k)	Profit Sharing	403(b)	SEP IRA	SIMPLE IRA
Basic plan type	Defined Contribution	Defined Contribution	Defined Contribution	Defined Contribution	Defined Contribution	IRA based	IRA based
Who generally adopts	Sole proprietorships, partnerships, limited liability companies, corporations, tax-exempt employers	Sole proprietorships, partnerships, limited liability companies, corporations, tax-exempt employers	Sole proprietorships, partnerships, limited liability companies, tax-exempt employers and corporations with 100 or fewer eligible employees	Sole proprietorships, partnerships, limited liability companies, corporations, tax-exempt employers	Tax-exempt Employers	Sole proprietorships, partnerships, limited liability companies, corporations, tax-exempt employers	Sole proprietorships, partnerships, limited liability companies, tax-exempt employers and corporations with 100 or fewer eligible employees
Can employer sponsor other qualified retirement plans	Yes	Yes	No	Yes	Yes	Yes	No
Establishment deadline	By the last day of the plan year for which the plan is effective	Any date between January 1 and October 1; may not have an effective date that is before the date plan actually adopted	Any date between January 1 and October 1; as soon as administratively feasible for businesses established after October 1st	By the last day of the plan year for which the plan is effective	By the last day of the plan year for which the plan is effective	Established by the time the corporate tax return (with extensions) is filed for the tax year in which the deduction is being taken	Any date between January 1 and October 1; as soon as administratively feasible for businesses established after October 1st
Who can contribute	Employee; employer contributions are optional	Employee and employer	Employee and employer	Employer	Employee and Employer	Employer	Employee and employer
DOL reporting by Employer	Form 5500	Form 5500	Form 5500	Form 5500	Form 5500	None	None



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Employee eligibility	Age requirement cannot exceed 21; service requirement cannot exceed one year; may exclude union employees	Age requirement cannot exceed 21; service requirement cannot exceed one year; may exclude union employees	Age requirement cannot exceed 21; service requirement cannot exceed one year; may exclude union employees	Age requirement cannot exceed 21; service requirement cannot exceed one year; two years if 100% vested; may exclude union employees	Immediate eligibility for Employee contributions; Employer contributions can be made subject to an Age requirement (cannot exceed 21) and service requirement (cannot exceed one year)	Age requirement cannot exceed 21; have earned compensation in three of the past five years; received compensation of at least \$600; may exclude union employees	All employees earning \$5,000 for any past two years and is expected to do so in current year; no age limit permitted; may exclude union employees
Maximum employee deferral contribution	The lesser of \$18,000 for 2017 or 100% of compensation	The lesser of \$18,000 for 2017 or 100% of compensation	The lesser of \$12,500 for 2017 or 100% of compensation	None	The lesser of \$18,000 for 2017 or 100% of compensation	None. Contributions are generally by Employer only	The lesser of \$12,500 for 2017 or 100% of compensation
Catch-up contributions for those age 50 and older	\$6,000 for 2017	\$6,000 for 2017	\$3,000 for 2017	N/A	\$6,000 for 2017		\$3,000 for 2017
ROTH contribution allowed	Employer Option	Employer Option	Employer Option	No	Employer Option	No	No
Participant Loans	Employer Option	Employer Option	Employer Option	Employer Option	Employer Option	No	No
Hardship Distributions	Employer Option	Employer Option	Employer Option	Employer Option	Employer Option	No	No



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Employer contributions	Discretionary; maximum tax deductible employer contribution is 25% of eligible payroll; overall maximum contribution per eligible employee is 100% of compensation not to exceed \$54,000	Required match of 100% on the first 3% of employee deferral plus 50% on the next 2% of employee deferral OR 3% of compensation to all eligible employees OR QACA Match equals 100% on the first 1% plus 50% on the next 5% deferred.	Required match of 100% on the first 3% of employee's compensation OR 2% of compensation to all eligible employees	Discretionary; maximum tax deductible employer contribution is 25% of eligible payroll; overall maximum contribution per eligible employee is 100% of compensation not to exceed \$54,000	Discretionary; maximum tax deductible employer contribution is 25% of eligible payroll; overall maximum contribution per eligible employee is 100% of compensation not to exceed \$54,000	Discretionary; cannot exceed the lesser of 25% of the employee's compensation or \$54,000	Required match of 100% on the first 3% of employee's compensation (may be reduced to 1% in 2 of any 5 years) OR 2% of compensation to all eligible employees
Maximum vesting on Employer contributions	3-year cliff or 6-year graded	Immediate	Immediate	3-year cliff or 6-year graded	3-year cliff or 6-year graded	Immediate	Immediate
Can rollover TO:							
IRA	Yes	Yes	Yes	Yes	Yes	Yes	Yes ²
SIMPLE IRA	No	No	No	No	No	No	Yes
SEP IRA	Yes	Yes	Yes	Yes	Yes	Yes	Yes ²
Roth IRA	Yes	Yes	Yes	Yes	Yes	Yes	Yes ²
403(b) ¹	Yes	Yes	Yes	Yes	Yes	Yes	Yes ²
457(b)	Yes	Yes	Yes	Yes	Yes	Yes	Yes ²
401(k) ¹	Yes	Yes	Yes	Yes	Yes	Yes	Yes ²
Roth 401(k) ³	Yes	Yes	Yes	No	Yes	No	No

Notes:

1. Even though a plan may accept rollovers, they are not required to do so. Hardship distributions cannot be rolled over.
2. Only after the individual has participated in the SIMPLE IRA for two years.
3. Roth 401(k) funds can only be rolled over to a designated Roth 401(k) account within a 401(k) plan or to a Roth IRA.

THE INWEST PHILOSOPHY – WE CARE

At InWest we believe that our clients really don't care how much we know until they know how much we care.

Retirement plan design and compliance administration requires very specialized knowledge; however, knowledge alone doesn't produce success.

GREAT CUSTOMER SERVICE MAKES THE DIFFERENCE

Our clients rated their overall satisfaction with InWest as a 9.1 on a scale from 1 to 10 in a recent, independent customer satisfaction survey and InWest has a 96% client retention rate since 2008.

Any company can claim to provide outstanding service; at InWest we let our clients tell the story:

"I have dealt with three different companies managing 401(k) plans for past employers, and none of them came close to providing this level of support." Bruce F. - Plan Sponsor

"Just wanted to let you know how much I appreciate the terrific work ethic of your wonderful staff. I call often with both questions and problems to solve and they are ALWAYS on top of their game! They work with the same sense of urgency that I do... I want to give spectacular service to my clients and your staff makes that possible so many times." Sally R. - Financial Advisor

"Experience together (since 1996). Fee structure is reasonable. Administrative care is tops! Exceeds customer support requests from problem to solution." Ron T. – Plan Sponsor

EXPERIENCE MATTERS

Every InWest Account Manager is a member of the American Society of Pension Professionals & Actuaries (ASPPA) and has obtained at minimum ASPPA's Qualified 401(k) Administrator (QKA) designation.



Credentialed ASPPA members have committed a minimum of three years of study, rigorous examinations and actual practice to become highly skilled specialists in their respective areas of retirement planning. ASPPA's extensive credentialing program has a reputation for excellence and includes continuing education requirements to ensure ongoing high standards of performance.

ADVANCED TECHNOLOGY – INWEST PLAN CONNECT

InWest Plan Connect offers Plans Sponsors and Financial Advisors a secure environment for the exchange of information in a quick and efficient manner.

Some of the features available through Plan Connect are: secure file transfers, plan documents, administrative forms and compliance reports.



WE'RE HONORED TO BE OF SERVICE

InWest partners with employers and financial advisors to design, install and administer retirement savings plans. We pursue innovative solutions that help our clients promote corporate objectives, control costs and give employees needed retirement income security.

Our services include:

Plan Design – Our plan architects can build a plan to meet your needs.

Plan Installation – Turnkey installation services including legal plan documents and hands-on coordination of existing plan conversions.

Plan Compliance – Responsive, accurate, full service plan compliance administration.

Fiduciary Governance – We work with you and your financial advisor to oversee more than 160 duties of the 402 Named Fiduciary and 3(16) Plan Administrator. We shoulder the responsibility and ensure the safety, quality and efficiency of your company's retirement plan.

We specialize in:

Traditional and Safe-Harbor 401(k) Plans
New Comparability Profit Sharing Plans
403(b)/457 Plans

Defined Benefit/Cash Balance Plans
DCDB Combo Plans
Solo 401(k) and DB(k) Plans

WE'VE PARTNERED WITH THE BEST

InWest has developed strategic partnerships with industry-leading providers. Through our combined services we are able to offer comprehensive retirement plan services to plan sponsors and participants. Some of our partners include:



OUR CLIENT DEVELOPMENT TEAM

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