

EMPLOYER'S GUIDE TO RETIREMENT PLANS MADE SIMPLE

As an employer, is your company getting the most out of its 401(k) plan?

Ask yourself these questions and make sure your company's 401(k) plan is working for you to achieve your business and retirement goals...

- 1 As the employer, are you personally able to fully fund your account ?**
Setting up a Safe Harbor plan maximizes your ability to fully fund your personal employee contributions.
- 2 Are you and your employees satisfied with your plan?**
Your 401(k) plan is a huge selling point for attracting top talent to your work place. Have you educated your employees on the powerful impact a 401(k) plan can have?
- 3 Are you overpaying for your 401(k) plan?**
You may be overpaying for your plan. Take time to evaluate plan costs and benefits.
- 4 Are you paying too much in taxes?**
There are plans you can take advantage of on top of your 401(k) plan to avoid overpaying when it comes to taxes.
- 5 How much time are you spending on your company's plan administrative duties?**
Understand your fiduciary responsibilities, identify best practices for compliance, and develop a process for maintaining plan records.

To learn more about corporate 401(k) plans and explore IRC Wealth's services, visit www.ircwealth.com/401k.



IS YOUR PLAN WORKING FOR YOU AND YOUR EMPLOYEES?

Do your employees want a plan that makes it simple to save for the future?
Do you want a plan that puts them on the path towards financial freedom?
Make sure your company's 401(k) plan is working for you *and* your employees.

1 Pre-Tax Savings Plan

Contributions into employee's 401(k) accounts are made pre-tax, reducing their taxable income.

2 Employer Match

Employees have the opportunity to increase their savings when their employer matches their contribution amount.

3 Profit-Sharing

Employers may add a profit-sharing feature which contributes a portion of the company's profits to the plan, allowing employees to save even more each year.

4 Payroll Deduction

The 401(k) is one of the simplest ways to save. Rather than hitting employee's bank accounts, contributions are made directly into their 401(k) each period.

5 Smaller Contribution Amounts

Employees may contribute in smaller, more manageable amounts each payroll period. Would they rather contribute \$100 over time or \$2,400 all at once? They might not miss \$100, but \$2,400 is more likely to put a dent in their pocketbook and make saving more difficult.

2019 MAXIMUM CONTRIBUTIONS

	AGE 49 & UNDER	AGE 50 & OLDER
401(k)	\$19,000	\$25,000*

* A catch up contribution of \$6,000 may be made for those age 50 and older.

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