Simplify retirement planning for your owner-only business clients

An Individual(k)™ is ideal for[1]:

- **Owner-only businesses** whose only employees are the owner or the owner and spouse.
- **Partnerships** whose only employees are partners or partners and spouse.
- **C and S corporations** where the corporation has only one shareholder and the only employees are the shareholder or shareholder and spouse.

How does an Individual(k) work?

Just like traditional 401(k) plans, an Individual(k), also known in the industry as a Solo(k), allows you to decide how much to contribute as the employee *and* the employer:

- **Employee** contributions are typically deposited monthly
- **Employer** contributions are typically deposited just before tax filing

Ascensus provides all documents to implement the plan, annual administration, and annual tax reporting.

Individual(k) highlights

High contribution potential means clients can deduct up to $70,000 per year ($77,500 if age 50+) in 2025.

Investment choice gives advisors the ability to manage investments directly or select an investment manager.

Flexible design allows for both pretax and Roth deferrals.

Client-friendly features include loan options, rollover capabilities, and tax-deferred growth.

[1] In general, Individual(k) is for businesses without full-time employees. The plan may still be viable if employees are union workers, non-resident aliens, or under age 21. Long-term, part-time employees must be allowed to make salary deferrals to the plan if they satisfied the plan's minimum age requirement and 500 hours of service in three consecutive 12-month periods (*for plan years that begin on or after **January 1, 2021***) or two consecutive 12-month periods (*for plan years that begin on or after **January 1, 2025***). Since the Individual(k) plan is designed exclusively for owner-only businesses, if "less than full-time" non-owner employees meet this requirement the business would no longer be eligible for the Ascensus Individual(k) product.

Clients can save more...faster

In 2025, an Individual(k) plan allows your clients to defer up to $23,500 of pretax income, plus make additional profit-sharing contributions based on self-employed earnings or W-2 compensation if taxed as a corporation.

This can translate to significantly higher savings potential over the years compared to a SIMPLE or SEP IRA. For example, SIMPLE IRAs cap deferrals at $16,500 in 2025.

Comparison of Retirement Saving Potential[2]

Clients W-2 Compensation	Individual(k)	SIMPLE[3] IRA	SEP IRA
$50,000	$36,000	$18,000	$12,500
$150,000	$61,000	$21,000	$37,500
$200,000	$73,500	$22,500	$50,000

If the owner reaches age 50 or over by the end of the year, they may be eligible to make additional elective deferrals, called catch-up contributions, of $7,500 (or $11,250 aged 60-63) to an Individual(k) plan and $3,500 (or $5,250 aged 60-63) to a SIMPLE IRA plan.

[2] For illustrative purposes only; assumes W-2 compensation.
[3] Assumes a 3% employer matching contribution on elective deferrals.

Plan features designed to meet the specific needs of an owner-only business.

Key Features	CoPilot 3(38) Daily Value
Recordkeeping and administration	●
Investment options	3(38) Investment manager
Contribution, loan, and distribution processing	●
Rollover contributions	●
ERISA/plan document services	●
IRS Form 5500 EZ	●
Onboarding support	●
Participant statements	Quarterly
Automated account access	Ascensus
Trust services	●
READY**SAVE**™ App	●

Ascensus Individual(k) pricing

	CoPilot 3(38) Daily Value
Optimized for	Designed for clients who want a turnkey 401(k) solution with a professionally monitored fund lineup.
Investment options	3(38) Investment Manager and an Investment Fiduciary[4] including Managed Portfolios
Pricing	
Implementation fee	$100
Annual base fee	$365 with 1 participant
	Plus $48 annually for each additional participant
Annual custodial and trading fee	0.07%[5]
Annual investment fiduciary fee	0.25%[5]

Pricing is subject to change. Excludes investment expenses.

Ascensus combines award-winning service, technology, and expertise with a simplified plan design—helping you deliver more value to your clients.

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[4] Investment fiduciary services are offered through Newport Group Consulting, LLC, an SEC registered investment adviser.

[5] Fees are shown in annual terms but are deducted monthly.

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