

# Simplify retirement planning with a SEP IRA featuring Vanguard investments

A SEP IRA is an easy way for small businesses and sole proprietors to offer a tax-advantaged retirement benefit without the complexity of a traditional employer plan.

## A SEP IRA may be ideal for:

- Small businesses or sole proprietorships with few employees.
- Employers who want a simple, tax-advantaged retirement plan without complex administration.
- Those who prefer the flexibility to decide each year whether to contribute.

## How does a SEP IRA work?

- **Employer contributions only:** Employees cannot make salary deferrals.
- **Flexible yearly contributions:** Employers decide each year whether to contribute and how much, based on your business's budget and cash flow.
- **Tax benefits:** Employer contributions are tax-deductible.
- **No Form 5500 filing:** SEP IRAs do not require annual IRS filing.
- **Eligibility:** Employees age 21+, who worked in three of the last five years and are expected to earn at least \$800 for 2026. Employers may choose easier requirements to let employees qualify sooner.

## Flexible funding, high contribution potential

In 2026, SEP IRAs allow employers to contribute up to \$72,000 (or 25% of compensation), offering significant tax advantages and retirement savings potential compared to SIMPLE IRAs.

### SEP IRA highlights



#### High contribution potential

Up to 25% of compensation, capped at \$72,000 in 2026.



#### Easy setup

Quick online setup and minimal ongoing administration.



#### Investment options

Exclusively Vanguard funds

## SEP IRAs offer simple, low-maintenance retirement benefits designed for small businesses

- No plan fees at the employer level
- Tax-deductible contributions for the business
- Flexible annual contributions based on your budget.
- Dedicated IRA service team


### Cost-effective pricing without employer-level fees

<b>Optimized for</b>	Self-employed individuals or small businesses that want to provide retirement benefits through employer contributions only.
<b>Investment options</b>	<ul style="list-style-type: none"><li>▪ Fund lineup featuring Vanguard investments</li><li>▪ Assets held at Ascensus</li></ul>
<b>Pricing</b>	
Implementation fee	\$0
Account holder quarterly fee (based on balance)	\$0 to \$10
Employer fees	\$0

Pricing is subject to change. Excludes investment expenses.

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### 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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