

Simplify retirement planning with a SIMPLE IRA featuring Vanguard investments

A SIMPLE IRA may be ideal for:

- Small businesses with 100 or fewer employees.
- Employers who want employee participation through salary deferrals, allowing employees to contribute, unlike a SEP IRA.
- Businesses looking for an easy, low-maintenance starter plan without annual filing requirements.

How does a SIMPLE IRA work?

- **Employer salary deferrals:** Employees can contribute up to annual IRS limits.
- **Required employer contributions:** Employers must choose either a matching contribution or a 2% nonelective contribution.
- **No Form 5500 filing:** SIMPLE IRAs do not require annual IRS filing.
- **Easy to maintain:** Requires less ongoing administration than a 401(k) plan.
- **Eligibility:** Employees who earned \$5,000 in any two prior years and are expected to earn \$5,000 this year are generally eligible. Employers may choose easier requirements to let employees qualify sooner.

Predictable contributions, flexible savings

In 2026, SIMPLE IRAs allow eligible employees to contribute up to \$17,000, with additional catch-up contributions for those age 50 or older. Employers also contribute to the plan. SIMPLE IRAs offer a practical middle ground, more inclusive than a SEP IRA and easier to manage than a 401(k).

SIMPLE IRA highlights



Predictable annual employer funding

Either matching up to 3% of compensation or 2% nonelective for each eligible employee.



Optional employee salary deferrals

Up to \$17,000 in 2026.



Easy setup

Fast online establishment and minimal administrative burden.



Investment options

Exclusively Vanguard funds

SIMPLE IRAs offer predictable, low-maintenance retirement benefits designed for small businesses


- Employee salary deferrals help support engagement
- Easy setup and administration
- Dedicated IRA service team


Straightforward, cost-effective pricing

Optimized for	Small businesses seeking a straightforward, low-maintenance retirement plan featuring Vanguard investments.
Investment options	<ul style="list-style-type: none">▪ Fund lineup featuring Vanguard investments▪ Assets held at Ascensus
Pricing	
Implementation fee	\$0
Annual custodian fee	\$20
Annual base fee	\$0 plus \$0-10 fee per account based on assets.

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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