



Comparison Chart

Provision	SIMPLE	401(k)/PS Plan	SEP
EE Contributions	\$12,500	\$18,000	\$0
EE Catch-up Contributions	\$3,000	\$6,000	\$0
ER Contributions	Mandatory	Discretionary	Discretionary
Can Freeze or Close Plan Midyear	No	Yes	n/a
Vesting	100% Required	Schedules allowed	100% Required
Rewards Longevity	No	Yes	No
Loans	No	Allowed	No
Roth Account	No	Allowed	No
Flexible Plan Design	No	Yes	No
Recognized by Potential Employees	No	Yes	No
Additional Profit Sharing Available	No	Yes	N/A
Annual Defined Contribution Limit	\$20,450/\$23,500 With 3% Match	\$53,000/\$59,000	\$53,000