



No business is too small for a retirement plan

Single(k) is designed from the ground up for the business owner with part-time employees or no employees at all.¹

Combining the savings potential of a 401(k) plan with the simplicity of a self-service investment solution, Single(k) is your complete online solution.

How the plan works

The Single(k) plan combines the benefits of employee contributions with the flexibility of a profit-sharing plan. This means you could save up to \$18,000 in employee contributions, an additional \$6,000 'catch-up' provision per year if you are age 50 or older, and the option of contributing up to an additional \$36,000 in profit-sharing contributions. That's a total savings potential of \$54,000 this year!²

Better yet, your contributions are tax-deductible. So you can lower your personal taxable income now, while saving for your future at the same time.

401(k), simplified

The process to set up the Single(k) plan is completed almost entirely online, and it only takes about 15 minutes.

Once your plan is set up, your investments can be managed through Charles Schwab & Co., Inc., or a custodian of your choice. You're able to run online statements and reports at any time.

And if you need help, we have online and live customer support available Monday through Friday, 8:30 a.m. – 5:30 p.m. (PT).

Why Single(k)?

- ▶ Low cost of only \$215/year
- ▶ Pre-tax or Roth (after-tax) contributions allowed
- ▶ Optional government form-filing services available
- ▶ Easily converts to a full-service plan as your business grows

Want to know more?

Visit our site to learn more or talk to a Single(k) specialist today!



Contact us

Discuss your options with a retirement expert. We are waiting to hear from you.

singlek@myubiquity.com
855.401.4357, Option 3



Visit our site

Go to www.myubiquity.com to get the details or to sign up today!

¹ Part-time employees who receive a W-2 are defined as working no more than 1,000 hours per year.

² Total maximum contribution limit per individual in 2018 is \$54,500 (or \$60,000 for an individual age 50 or older), including both employee and profit-sharing contributions.