



# What's your future?

With Ubiquity Retirement + Savings,  
you've got options.



You've made the right choice.

With Ubiquity, you've got your choice of plans designed specifically to meet the needs of a small and growing business. Based on what you've given us, we think we may have found the perfect plan for you.

And don't worry – if there are questions along the way, we're here to help. We speak your language: Human.

## Your future self thanks you. And so does your bottom line.

Finding the right plan has never been easier. With Ubiquity, you can:



### Save at work

You can save as much as \$18,500 per year, pre-tax, and YOU decide how much you want taken out of each paycheck.<sup>1</sup>



### Attract and retain employees

It's a fact: If you provide better benefits, you will attract and retain a higher-caliber staff. What does that mean? Happier employees and a more profitable business.



### Reduce taxes

First timers, jump on board. If you're new to 401(k), you may qualify for a \$500 tax credit for the first three years. Plus, plan setup expenses are tax-deductible.<sup>2</sup>

**And that's just the start.** With Ubiquity, we take the guesswork out so all you're left with is, "Well...that was easy." It turns out that rocket science is really about rockets. And your 401(k) plan can be as simple as point, click, and done.

<sup>1</sup> Visit [IRS.gov](https://www.irs.gov) for more on 2018 contribution limits.

<sup>2</sup> Learn more about the benefits of starting a retirement plan by visiting the [IRS website](https://www.irs.gov).



## What's your plan?

At Ubiquity, our retirement plans are designed especially for the small and growing business with fewer than 100 employees.

Serving small businesses is, and always has been, all that we do.

And we love doing it.

## Here's the information you asked for.

You've given us the goods. And as it turns out, you could use a plan that is more flexible to your business needs. You're unique. And your plan can be too.

### express (k)

#### Your 401(k) fast lane

Number of Employees	Monthly Fee (billed quarterly)	One-time Setup Fee
2-15	\$115	\$495
16-30	\$125	\$495
31-50	\$155	\$495
51-75	\$200	\$495
76-100	\$250	\$495
101+	\$325	\$495



As a turn-key retirement solution for you and your employees, Express(k) is a perfect fit for the business that may be tight on time and money, but won't compromise on value when it comes to employee benefits.

Additional fees that may apply:

EMPLOYER

Type of fee	Amount	Frequency
Transfer existing 401(k) service	\$1,000	One-time
Plan termination/deconversion	\$1,000	One-time

EMPLOYEE

Type of fee	Amount	Frequency
Withdrawal	\$95	Per occurrence
Borrow from your plan	\$100	Annual
Participant fee	\$5	Per month



## About Us

Since 1999, we've specialized in bringing affordable, Web-based 401(k) plans to small and growing businesses, specifically those with fewer than 100 employees. This isn't just a side offering or an after-thought for our company. Serving small businesses is, and always has been, all that we do. And we love doing it.

We know that one size does not fit all. That's why we've got options for you and real people to help. Have questions? Want more information? Let us know what we can do for you.

## They say less is more. But actually, more is more.

And, with Ubiquity, you get it.



### **Easy, online solution**

Setting up and maintaining a 401(k) plan is easy through our online platform. You can potentially be up and running in just a matter of hours. Money is deducted directly from your payroll and invested into the plan before you even have a chance to miss it.



### **Variety of investments**

Your retirement, your choice of investments! With Ubiquity, we have a diverse group of investments to help you build your financial future. These options may vary depending on which plan you choose.



### **Access the tools you need**

It may not be rocket science, but we've got the tools you need to get your questions answered. Plus, we are always here, just a phone call or an e-mail away, to help you with whatever you need.