



## Do you want to save at work without trying?

Saving at work has never been so easy with a 401(k) plan. We take the hassle out of saving for retirement so you and your employees can just relax and enjoy the benefits.

What's even better is, with the Custom(k) plan, you'll get a big-business 401(k) at a small-business price.

### Custom(k) allows you to:



Save up to \$19,500<sup>1</sup> at work without thinking about it! Out of all the types of retirement plans available, a 401(k) plan allows you and your employees to put the most away for retirement, and this is automatically deducted from your paycheck.



As a business owner, you want to attract new talent and retain the talent you've got. According to Plan Adviser magazine, 64% of employees of small businesses said a 401(k) plan is an important benefit that employers should be obligated to offer. And nearly 40% of employees indicated they would leave their current job for one that provided a 401(k).



Uncle Sam rewards smart business owners! If this is your first 401(k) plan, your business could qualify for up to \$16,500 tax credit for the first three consecutive years of having the plan in place. In addition, the expenses your company incurs (including employer contributions and what you pay to manage the plan) are tax-deductible!<sup>2</sup>

1 - 2021 Contribution Limit

2 - Credit equals 50% of the cost to set up and administer the plan and educate employees about the plan, up to \$5,000 per year, plus an additional \$500 per year for automatic enrollment for each of the first three years of the plan. Read more about this credit on the IRS Web site. Please consult a tax professional if you are interested in taking advantage of this credit.

# Features and Benefits – Custom(k)

855.401.7253  
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myubiquity.com



## Pricing

A \$495 one-time setup fee is applicable to all plans.

Number of Employees	Monthly Fee (billed quarterly)
2-15	\$165
16-30	\$175
31-50	\$225
51-75	\$300
76-100	\$350
101+	\$500

## Other fees that may apply

Type of fee	Frequency	Amount	Who pays	Notes
Distributions	Per distribution	\$95 per distribution	Employee	Add \$35 to total fee if it is a Roth plan
Loans	Annual	\$100	Employee	
Termination/ Deconversion	One-time	\$1,000	Employer	At time of plan termination/ deconversion from Ubiquity
Participant Fee	Monthly	\$5	Employee	This fee will be charged monthly and is applicable to the participant's balance regardless of active status
New Comparability	One-time Setup/ Annual	\$600 / \$600	Employer	
Conversion Fee (if applicable)	One-time	\$1,000	Employer	
Individual Brokerage Account	Annual	\$100	Employee	Annual fee by Ubiquity (other brokerage fees may apply per Custodian requirements)
Investment Management	Quarterly	Asset-based, dependent upon provider	Employee	This service is optional

*Renewal Policy and Disclosure: Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. The client can discontinue services by contacting Ubiquity Retirement + Savings® by calling 855.401.HELP or by e-mailing [support@myubiquity.com](mailto:support@myubiquity.com). The client must provide notice of cancellation to Ubiquity sixty days prior to termination. Ubiquity will charge a \$1,000 fee for the process of either terminating the client's plan or assistance in transferring the client's plan assets to another provider. This covers the cost of reporting, additional communication and processing. This fee is a standard fee within the 401(k) industry. For Ubiquity's full termination policy, please [click here](#).*



## What you get with Custom(k)

### Plan Sponsors

- IRS-approved plan document with 401(k) and profit-sharing plan features
- Password-protected Web site
- Required ADP, ACP, and compliance testing
- Daily valuation recordkeeping
- Preparation of IRS Forms 1099 and 5500
- Ongoing live customer support

### Participants

- Online enrollment meeting
- ERISA-compliant investment education
- Online access to 401(k) accounts
- Optional loan provision
- Educational tools on the benefits of a 401(k)
- Access to a wide variety of online tools and help topics
- Ongoing live customer support

### Plan Provisions

Plan Provisions	
Eligibility	Can choose when an employee is eligible to participate based on tenure, age or hours worked
Contributions permitted	Can opt for Roth (post-tax contributions)
Profit Sharing	Variety of formulas available (including New Comparability)
Safe Harbor	Can elect Safe Harbor or not; various matching formulas available
Vesting	Can choose vesting schedule up to six years
Hardship withdrawals	Optional per plan sponsor
Loans	Optional per plan sponsor

## Optional features available

- Roth
- Individual brokerage accounts
- New Comparability
- Selection and monitoring of investments by a third-party expert

Interested in finding out more? Contact us today!

phone: 855.401.7253

e-mail: [sales@myubiquity.com](mailto:sales@myubiquity.com)