

# Build a stronger future

If you're considering sponsoring a retirement plan for your employees, you've probably given thought to the significant advantages it could bring your business: from recruiting and retaining top people to providing tax advantages for you and your company.

Even if you already have a plan in place, it may no longer be the optimal retirement plan for you and your employees.

## Our complete evaluation will help you:

- Identify retirement savings needs
- Attract and retain a strong employee base
- Help your employees build their retirement savings
- Steer through ERISA guidelines
- Take advantage of tax savings
- Understand costs, helping you reduce plan expenses

Business needs are unique and retirement plans should be closely aligned with a business' unique goals. We can help make the choice of plans easier by walking through every step, to help build an appropriate retirement plan.

## Your retirement plan options include:

- Payroll Deduction IRAs
- SEP IRAs
- SIMPLE IRAs
- Profit-Sharing Plans

- Age-Weighted Profit-Sharing Plans
- New Comparability Profit-Sharing Plans
- 401(k) Profit-Sharing Plans
- Safe Harbor 401(k) Profit-Sharing Plans
- Money Purchase Plans
- Defined Benefit Pension Plans
- 403(b) Non-ERISA Plans

Some companies may be interested in providing a greater benefit for key employees. In that case, we can perform a design study to determine whether or not they are candidates for a Safe Harbor, Age-Weighted or New Comparability 401(k) Profit-Sharing Plan.

## We will:

- Analyze specific needs and goals, ensuring that unique elements of the business has been considered.
- Compare the business' distinct characteristics to our broad, diversified retirement plan offerings. Our vast array of plans makes it possible for us to help build an appropriate plan to fit most needs.
- Make a recommendation that pinpoints the most suitable retirement plan for your business.

We understand the unique challenges and opportunities that you face. We'll help you make the right choice for your business. We provide retirement plan solutions that work for your business.

Consult your legal and/or tax counsel for advice and information concerning your particular circumstances. Neither the broker-dealer nor any of its representatives may give legal or tax advice.

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Company retirement plans



2018 Tax Year	SEP IRAs	SIMPLE IRA	Profit Sharing	401(k)	Safe Harbor 401 (k)	403 (b) Non-ERISA	Defined Benefit Pension
<b>Employer's Establishment</b>	<ul style="list-style-type: none"> <li>All taxable businesses</li> <li>Tax-exempt organizations</li> <li>Government entities</li> </ul>	<ul style="list-style-type: none"> <li>All taxable businesses</li> <li>Tax-exempt organizations</li> <li>Government entities</li> <li>No more than 100 employees; no current qualified plan</li> </ul>	<ul style="list-style-type: none"> <li>All taxable businesses</li> <li>Tax-exempt organizations</li> <li>Government entities</li> </ul>	<ul style="list-style-type: none"> <li>All taxable businesses</li> <li>Tax-exempt organizations</li> <li>Businesses with no employees other than owners and spouses</li> </ul>	<ul style="list-style-type: none"> <li>All taxable businesses</li> <li>Tax-exempt organizations</li> </ul>	<ul style="list-style-type: none"> <li>Tax-exempt 501(c) (3) organizations</li> <li>Public education organizations</li> </ul>	<ul style="list-style-type: none"> <li>All taxable businesses</li> <li>Tax-exempt organizations</li> <li>Government entities</li> </ul>
<b>Eligibility Requirements</b>	Must include employees who have worked for 3 out of the last 5 years, are age 21 or older and earn \$600 in a year	Must include employees who have earned \$5,000 during any 2 preceding calendar years and who are expected to earn \$5,000 in current year	Must include employees with 1 year of service (1,000 hours) and who are age 21 or older If 2 years of service required, no vesting schedule is allowed	Must include employees with 1 year of service (1,000 hours) and who are age 21 or older	Must include employees with 1 year of service (1,000 hours) and who are age 21 or older	Employees are usually eligible immediately	Must include employees with 1 year of service (1,000 hours) and who are age 21 or older If 2 years of service required, no vesting schedule is allowed
<b>Employee Deferral Limits</b>	Not permitted in employer-only funded SEP	<ul style="list-style-type: none"> <li>Lesser of \$15,500 or 100% of compensation</li> <li>\$3,500 catch-up contribution if 50 or older</li> </ul>	No employee contributions allowed	<ul style="list-style-type: none"> <li>Lesser of \$22,500 or 100% of compensation</li> <li>\$7,500 catch-up contribution if 50 or older</li> </ul>	<ul style="list-style-type: none"> <li>Lesser of \$22,500 or 100% of compensation</li> <li>\$7,500 catch-up contribution if 50 or older</li> </ul>	<ul style="list-style-type: none"> <li>Lesser of \$22,500 or 100% of compensation</li> <li>\$7,500 catch-up contribution if 50 or older</li> </ul>	No employee contributions allowed
<b>Contribution Limits</b>	Lesser of \$66,000 or 25% of compensation	Consists of the maximum employee deferral limit plus the required employer contribution	Lesser of \$66,000 or 100% of compensation	<ul style="list-style-type: none"> <li>Lesser of \$66,000 or 100% of compensation</li> <li>Deferrals are counted for contribution maximum</li> </ul>	<ul style="list-style-type: none"> <li>Lesser of \$66,000 or 100% of compensation</li> <li>Deferrals are counted for contribution maximum</li> </ul>	See above; only employee deferrals are allowed in a non-ERISA 403(b)	Contributions determined by actuarial assumptions and anticipated payouts during retirement
<b>Employer Deduction Limits</b>	25% of total eligible compensation	Employer contribution may not exceed 3% (if match), or 2% (if nonelective) of compensation	25% of total eligible compensation	25% of total eligible compensation	25% of total eligible compensation	<ul style="list-style-type: none"> <li>Not applicable</li> <li>No employer contributions are allowed in a non-ERISA 403(b)</li> </ul>	Employer may deduct contributions necessary to fund future benefits
<b>Compliance Testing</b>	No testing required unless integrated with Social Security	No testing required	Testing is required	<ul style="list-style-type: none"> <li>ADP/ACP testing required</li> <li>Other tests will apply (401(k) excluded)</li> </ul>	<ul style="list-style-type: none"> <li>ADP/ACP testing may not be required</li> <li>Other tests will apply</li> </ul>	No testing required	<ul style="list-style-type: none"> <li>Testing is required</li> <li>Enrolled Actuary needed to determine contributions</li> </ul>
<b>Employer Contribution</b>	<ul style="list-style-type: none"> <li>Discretionary employer contributions</li> <li>Variety of contribution formulas available</li> </ul>	<ul style="list-style-type: none"> <li>Mandatory</li> <li>Choice of <ul style="list-style-type: none"> <li>&gt;Match 100% of elective deferrals up to 3% of compensation;</li> <li>&gt;Match may be reduced 2 out of 5 years but never less than 1%; OR</li> <li>&gt;Nonelective contribution to all eligible employees of 2% of compensation</li> </ul> </li> <li>No other contributions may be made to the plan</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary employer contribution</li> <li>Variety of profit-sharing contribution formulas available</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary employer contribution</li> <li>Variety of matching and profit-sharing contribution formulas available</li> </ul>	<ul style="list-style-type: none"> <li>Required</li> <li>Various contribution formulas available</li> <li>401(k) plans with automatic enrollment will qualify for Safe Harbor if certain contribution requirements are met</li> </ul>	Employer contributions not allowed in non-ERISA 403(b)	<ul style="list-style-type: none"> <li>Mandatory employer contributions</li> <li>Maximum benefit that can be funded can be as high as 100% of highest 3-year average pay, up to \$265,000</li> </ul>

	SEP IRAs	SIMPLE IRA	Profit Sharing	401(k)	Safe Harbor 401 (k)	403 (b) Non-ERISA	Defined Benefit Pension
<b>Compensation</b>	Limited to \$330,000 eligible compensation per employee	Only limited to \$330,000 or purposes of 2% nonelective contribution	Limited to \$330,000 eligible compensation per employee	Limited to \$330,000 eligible compensation per employee	Limited to \$330,000 eligible compensation per employee	Limited to \$330,000 eligible compensation per employee	Limited to \$330,000 eligible compensation per employee
<b>Vesting</b>	100% immediate vesting of employer contribution	100% immediate vesting of elective deferrals and employer contribution	May be subject to vesting schedule	<ul style="list-style-type: none"> <li>100% immediate vesting of elective deferrals</li> <li>Profit-sharing contribution may use vesting schedule</li> </ul>	<ul style="list-style-type: none"> <li>100% immediate vesting of elective deferrals and the Safe Harbor contribution</li> <li>Qualifying auto-enrollment plans may have a 2-year vesting schedule on Safe Harbor contributions</li> <li>Profit-sharing contribution may use vesting schedule</li> </ul>	100% immediate vesting of elective deferrals	May be subject to vesting schedule
<b>Tax Reporting/ Disclosure Requirement</b>	<ul style="list-style-type: none"> <li>No 5500 reporting</li> <li>Employer must provide basic information to employees</li> </ul>	<ul style="list-style-type: none"> <li>No 5500 reporting</li> <li>Employer must provide annual 60-day notification to employees</li> </ul>	Full ERISA requirements, 5500 reporting, bonding, etc.	<ul style="list-style-type: none"> <li>Full ERISA requirements, 5500 reporting, bonding, etc.</li> </ul>	<ul style="list-style-type: none"> <li>Full ERISA requirements, 5500 reporting, bonding, etc.</li> <li>Employer must provide Safe Harbor notice 30-90 days prior to each plan year</li> </ul>	No 5500 reporting	Full ERISA requirements, 5500 reporting, bonding, etc.
<b>Top-Heavy Rules</b>	No top-heavy testing required unless integrated with Social Security	No top-heavy testing required	Top heavy testing required	Top-heavy testing required	Top-heavy testing required on profit-sharing contribution	No top-heavy testing required	Top-heavy testing required
<b>Distributions</b>	Normal IRA distribution rules apply	Normal IRA distribution rules apply, but 25% penalty applies to pre-59½ withdrawals during the first 2 years	Only with distributable event: death, disability, separation of service, or plan termination	Only with distributable event: death, disability, separation of service, or plan termination	Only with distributable event: death, disability, separation of service, or plan termination	Only with distributable event: death disability, separation of service, or plan termination	Only with distributable event: death, disability, separation of service, or plan termination
<b>Hardship Distributions</b>	No	No	Yes	Yes	Yes	Yes	No
<b>Loans</b>	No	No	Yes	Yes	Yes	May be allowed	May be allowed
<b>Rollovers— IN</b>	Yes	No	Yes	Yes	Yes	Yes	May be allowed
<b>Rollovers— OUT</b>	Allowed	Allowed after 2 years of participation; during first 2 years of participation, may only roll over to another SIMPLE IRA	Allowed, assuming a triggering event has occurred	Allowed, assuming a triggering event has occurred	Allowed, assuming a triggering event has occurred	Allowed, assuming a triggering event has occurred	Allowed, assuming a triggering event has occurred