

We can help you find the **right retirement plan** for your business



A growing number of states now require employers to either offer a retirement plan or enroll employees in a state-sponsored program. Although these programs can be helpful, **offering your own retirement plan can help your business stand apart from the competition.** Capital Group, home of American Funds, and UBS can help you navigate your options.

Why offer your own retirement plan?



Help your employees achieve financial security

Higher contribution limits in an employer plan than individual retirement accounts could help employees save more.



Save for your own future

Some plan types are designed especially for small business owners, making it easier for you to save.



Boost your recruitment efforts

A retirement plan – especially with an employer contribution – can help attract and retain employees.



Take advantage of tax breaks

New federal tax incentives can significantly reduce the cost of offering a plan.

We make finding the right plan easy

Capital Group offers a range of competitively priced retirement solutions that each meet state requirements and can be tailored to your business. Talk to a UBS financial professional for more information on the options below.

SIMPLE IRA Plus

A lower-cost solution with flexible features, for businesses with 100 or fewer employees

RecordkeeperDirect 401(k)

Designed for smaller plans, a simple and personable 401(k) program – without the sticker shock

PlanPremier 401(k)

Robust, full-featured solution with hundreds of investment choices for larger plans

Let's talk about your options

As you work with a UBS financial professional to find the best retirement plan option for your business, consider these questions to help determine the right fit.



Plan costs

- How much does the plan cost? How are costs structured?
- How are plan costs allocated between the plan sponsor and participants?
- Are tax credits available to help offset plan costs?



Plan investments

- What investment options are available in the plan? Will the available options be able to help participants meet their goals?
- Can my UBS financial professional help select and monitor investments? Is fiduciary support available?*



Plan participation

- What are the plan's annual contribution limits?
- Are there any restrictions on who can participate?
- Are employer contributions allowed? Employee contributions?
- What educational resources are available for participants?
- Can a UBS financial professional help enroll, educate and guide participants?
- What technology is available? Is there a mobile app for participants?
- Can participants be automatically enrolled in the plan?



Plan administration

- What are the administrative requirements? Are there annual testing or notice requirements?
- Is administrative support available from the recordkeeper, a UBS professional and/or a third-party administrator?

* For SIMPLE IRA Plus plans, UBS does not act in a fiduciary capacity and will not provide advice on limiting investment options available in the plan.



Ready to get started?

Contact your UBS representative today for help navigating your retirement plan options.

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