

# Your path *To and Through Retirement*<sup>®</sup> begins here.

Talk to your financial professional to learn more  
or contact us at 800.888.2461.

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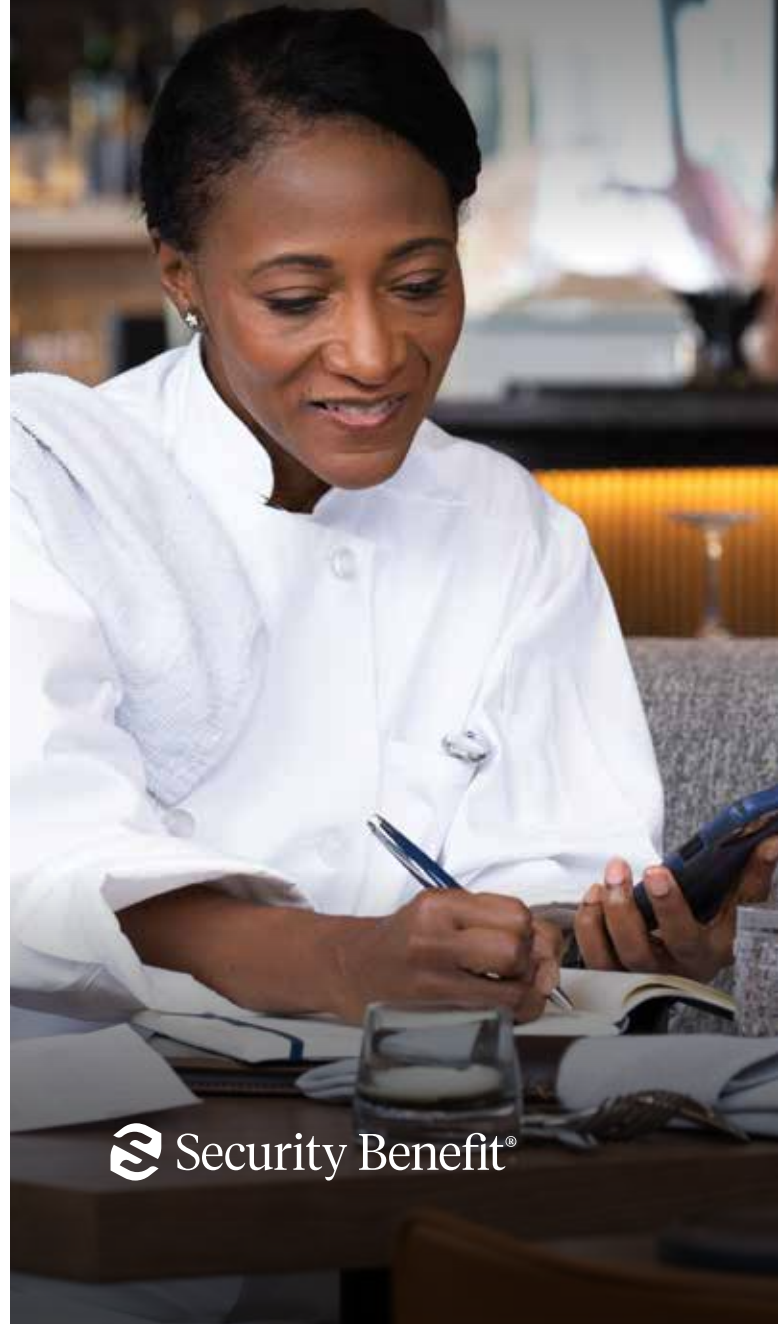
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SECURITY BENEFIT

## A SIMPLE Solution for a Small Business

SIMPLE IRA PLAN



 Security Benefit<sup>®</sup>

# A SIMPLE IRA plan makes it easy to provide a retirement program for your employees

As a small business owner, with fewer than 100 employees, you may have thought you needed a 401(k) plan — a SIMPLE IRA plan may be a better option for your business.

These low-maintenance plans are inexpensive and straightforward to set up. Best of all, they are easy to understand.

- No cost to establish
- No government forms to file
- No annual reporting
- No non-discrimination testing
- Pre-tax salary deferrals up to \$20,000 (including Age 50+ catch-up contribution)\*
- Mandatory employer match of dollar-for-dollar up to 3% of compensation or 2% non-elective contribution
- Reduced matching contribution is available in two out of five years
- Tax-deferred account growth
- Minimal employer involvement
- Up to 2-year waiting period
- Free illustration

\* Beginning Jan. 1, 2025, SIMPLE IRA catch-up limits will increase to \$5,000 or 150% of the regular catch-up limit (whichever is greater) for participants aged 60–63. This limit will be \$5,250 for 2025.



S

Security Benefit provides both implementation materials and a variety of investment options

I

Investment menu with 30+ asset classes, 30+ mutual fund companies, and 140+ mutual funds including active, passive, and target date options

M

Minimal employer involvement required

P

Pre-tax salary deferrals

L

Low-maintenance

E

Employer match of dollar-for-dollar or non-elective contribution