

## Get the Right Plan for Your Business

Simplify your 401(k) selection with tailored options for businesses and solo entrepreneurs alike.

For teams, our group 401(k) plans boost employee loyalty and offer tax credits. Sole proprietors can enjoy high contribution limits and flexibility with our solo 401(k) options. Answer a few questions to get a plan recommendation that fits your business needs.

### Build Y

How many employees do you have?

I have \_\_\_ employees ▾

I am a sole proprietor

#### For Group Plans

if you have employees

#### For Sole Proprietor Plans

if you are the only employee

## Group 401(k) Plans for Small Businesses with Employees

Be confident in your choice of 401(k) plan as each is meticulously crafted to address small business owner needs. Our three distinct plans not only offer a spectrum of features but also provide the reassurance and fulfillment that come from making the right choice. Whether you're nurturing a budding startup or steering an established enterprise with up to 100 employees, embrace a plan that mirrors your ambitions. With Ubiquity you know you're planning a brighter, more prosperous future for both you and your team.

#### Saver(k)®

Our most affordable plan features expert-picked plan provisions in one easy-to-manage package.

Plans start as low as \$97/month.

[Learn More](#)

#### Custom(k)®

Our most popular plan. For business owners who want a fully customized plan to maximize their tax savings.

Plans start as low as \$177/month.

[Learn More](#)

#### Reserve(k)®

Our most robust plan, Reserve(k) offers all-inclusive flexibility with built-in security. Plans start as low as \$257/month.

[Learn More](#)

Feature	Saver(k)®	Custom(k)®	Reserve(k)®
Pre-tax contributions	Included	Included	Included
Roth (post-tax) contributions	Included	Optional	Optional
Employees can save immediately	Included	Included	Included
Safe Harbor provision	Optional	Optional	Optional
Automatic enrollment for eligible employees	Included	Optional	Optional
Investment management and guidance with CensiblyYours® Index Portfolios	Optional	Optional	Optional

Online access for employees and employers	Included	Included	Included
Support teams for employers and employees	Included	Included	Included
No charge or commission based on savings balance	Included	Included	Included
Participants may take loans	Included	Optional	Optional
Flexible eligibility requirements		Optional	Optional
Employer contribution vesting		Optional	Optional
Customizable options like New Comparability for incentivizing key employees		Optional	Optional
Dedicated service team			Included
ERISA fidelity bond coverage for up to \$1 million in assets			Included

### Your plan could be free with Secure 2.0 tax credits

There has never been a better time to open a 401(k) for your small business. Legislation signed in December of 2022 paved the way for business owners to more easily start a new retirement plan to help themselves and their employees save for their future. And when you combine the new law's benefits with an affordable, flat-fee plan<sup>1</sup> from Ubiquity, you and your employees win.

See if you qualify for up to \$16,500 with our calculator.

Do you already have a 401(k) plan that was started before 2019?

Yes  No

How many employees do you have?

30

How many non-owner employees were paid less than \$150,000 last year?

15

Ubiquity 401(k) Plan

Saver(k) ▾

Calculate

## Solo(k) Plans for Small Businesses with No Employees

Confidently venture into retirement planning relying on Ubiquity's specialized solo(k) plans tailored for sole proprietors. These meticulously crafted plans address the distinct needs of individual business owners, offering features that provide peace of mind. Whether you're piloting a fresh venture or have an established personal enterprise, select a plan that meets your business and personal needs. With Ubiquity, you're charting a brighter, more prosperous future for yourself.

### Single(k)®

For businesses that have no other full-time employees besides the owner, spouse, or partner, and with a maximum of two individuals in total.

### Single(k) Plus®

For businesses with no-full time employees except owner/spouse/partner (up to 4 total) who prefer pre-selected investment options and recordkeeping performed by Ubiquity.

[Learn More](#)[Learn More](#)

Feature	Single(k) <sup>®</sup>	Single(k) Plus <sup>®</sup>
Pre-defined investment options including Vanguard Admiral Class Funds and Target Date Funds.		Included
Single sign-on to view your balance, investments, and contribution deposits		Included
Choose your own investments at a brokerage/custodian of your choice (separate login).	Included	
Ubiquity serves as your recordkeeper.		Included
Mega Backdoor Roth Provision	Optional	
Available to purchase online	Yes	Yes

## Ubiquity is the #1 Ranked 401(k) Provider

*Featuring the Highest Customer Satisfaction in the Industry*

Provider	Google	Trustpilot	BBB
Ubiquity	4.3/5*	4.6/5	4.5/5

## Schedule Your Free Consultation

Our team is ready to show you how easy saving can be.

Call us toll-free at 866.974.9808 or reserve a time that's convenient for you.

[Schedule a Free Consultation](#)

## Ubiquity 401(k) Plan Pricing Details

We believe **401(k) pricing** shouldn't be complicated. Each Ubiquity plan is designed to give you precisely what you need at a clear, low cost—without any bloated fees or useless extras you'll never want.

### Saver(k)

If you want to attract and retain a competitive workforce, the Saver(k) offers an easy path to do so. This plan includes Safe Harbor provisions, automatic employee enrollment, engaging online financial wellness tools for employees, and online employee account access/support. In addition to all these great benefits, you may also be eligible for a tax credit up to \$16,500.

[Learn More](#)

### Custom(k)

Every business is unique. For those who would like a small business 401(k) plan tailored to their individual needs, Custom(k) provides planning for business owners and highly compensated employees. Make your business more competitive, streamline payroll, and save with generous tax deductions. With a Custom(k) plan, you control when you pay taxes, where to transfer funds, and how to take out loans. Plus, you will receive the utmost in customer care from our accommodating team.

[Learn More](#)

### Reserve(k)

All-inclusive flexibility with built-in security. Small business owners can maximize business tax advantages while building their nest egg. Includes ERISA fidelity bond coverage for up to \$1M in assets.

[Learn More](#)

### Single(k)

If you are a freelancer, sole proprietor, independent contractor, or entrepreneur, you can start reducing your taxable income right away with this plan. Compared to IRAs, this plan allows you to set aside significantly more for retirement. It also allows you to borrow up to \$50,000 from the fund if necessary and pay yourself back over the course of five years.

[Learn More](#)

### Single(k) Plus

Elevate your retirement strategy with Ubiqity's Single(k) Plus – the ideal choice for a record-kept sole proprietor 401(k) plan that ensures unmatched benefits.

[Learn More](#)

## Our 401(k) Plan Pricing Beats the Competition

Ubiqity was the first 401(k) plan provider in the industry to offer flat fee pricing—and our pricing is among the lowest available. No matter how big your plan assets get, you'll pay the same low fee.

Pricing	Ubiqity	Competition
Simple, flat fees	Yes	No
Charges assets under management fees (the larger your 401(k), the more you pay)	No	Yes

## What's Included in Ubiqity Plan Pricing?

Experience the professionalism and reliability of Ubiqity's 401(k) plans – an excellent choice for your retirement plan. Enjoy stress-free, transparent pricing: no charges based on savings and no commissions.

Since 1999, we've empowered over 100,000 entrepreneurs and workers, overseeing \$3 billion in retirement savings. Our legacy of championing flat-fee-for-service remains strong, and all our plans offer pre-tax contributions for your future and tax savings today. You'll benefit from your choice of tax advantages in retirement with any of our five plans.

Our 95% top-rated<sup>1</sup> customer service ensures unparalleled support, while our 98% customer retention reflects your satisfaction. Clients choose us for affordability, friendly expertise, and a swift online process.

#### Included in your plan's price, Ubiqity will:

- Provide administrative assistance to set up your 401(k) plan
- Facilitate contributions, including profit-sharing add-ons
- Administer 401(k) loans if you need to borrow against your retirement account
- Provide customer service, Monday through Friday between 8:30 am and 5:30 pm, Pacific Time

## What's Not Included?

We adhere to a strict professional standard by abstaining from the selection of investment funds for your portfolios.

The responsibility of choice rests with you – opt for a self-directed brokerage account or make a selection from a reputable third-party broker/custodian.

This approach upholds the principles of informed decision-making and places the control of your investment destiny firmly in your hands.

<sup>1</sup> Please refer to [Important Information](#) for details.

# Let's Get Started!

Call today for a complimentary consultation: [866.845.5058](tel:866.845.5058)

## 401(k) Plans

[Reserve\(k\)®](#)

[Custom\(k\)®](#)

[Saver\(k\)®](#)

[Single\(k\) Plus®](#)

[Single\(k\)®](#)

## Pricing

[Group Plan Pricing](#)

[Solo 401\(k\) Plans](#)

## Partners

[Partner with Ubiquity](#)

[Financial Institutions](#)

[Broker-Dealers](#)

[HCM and Payroll](#)

## Advisors

[Financial Advisors](#)

## Resources

[About 401\(k\)](#)

[401\(k\) Guide](#)

[Legislation](#)

[State Mandates](#)

[New Comparability  
401\(k\)](#)

[Safe Harbor 401\(k\)](#)

## About Ubiquity

[Referral Program](#)

[Testimonials](#)

[In the Media](#)

## Contact Us

[New Sales](#)

[Customer Support](#)

[Login](#)

## Legal

[Privacy](#)

[Terms of Site Use](#)

[Sitemap](#)



© 2023 Ubiquity Retirement + Savings

[Privacy Policy](#)

[Do not sell my info](#)

44 Montgomery Street, Suite 300

San Francisco, CA 94104

Support: [855.401.4357](tel:855.401.4357)

