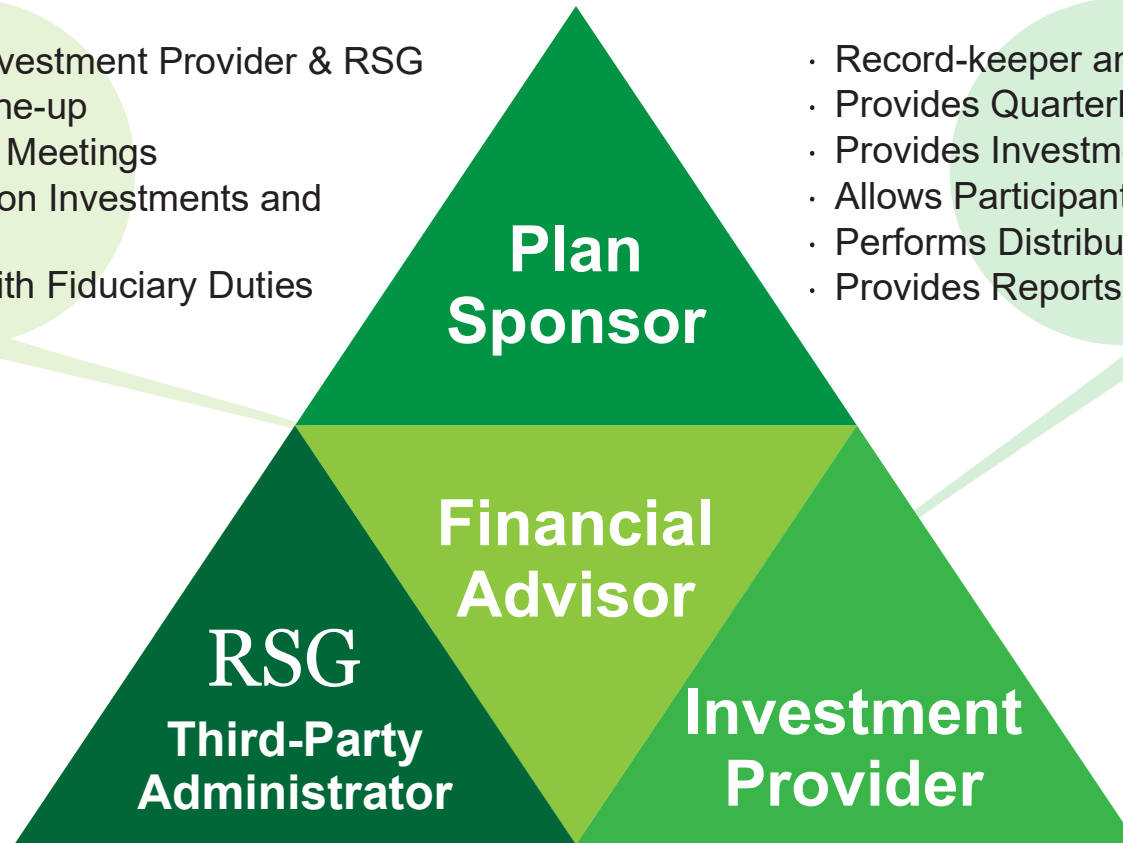


Partnership Pyramid

- Selects and Monitors Investment Provider & RSG
- Manages Investment Line-up
- Coordinates Enrollment Meetings
- Consults Plan Sponsor on Investments and Participant Education
- Assists Plan Sponsor with Fiduciary Duties

- Record-keeper and Custodian of Assets
- Provides Quarterly Participant Statements
- Provides Investments
- Allows Participant Access via Phone & Internet
- Performs Distributions and Withdrawals
- Provides Reports to RSG



- Provides Ongoing Plan Design and Support for Plan Sponsor and FA
- Designs and Assists in the Maintenance of the Plan Document
- Performs Annual Compliance Testing; Deferral and Contribution Tests, 5500 Filing
- Assist Participant with Loans and Distribution Paperwork
- Validate information from Plan Sponsor with Investment Provider



2025 Contribution Limits

401(k) Profit Sharing

Compensation	Deferral	Employer	TOTAL	Catch-up ¹	TOTAL (50+)
\$ 50,000	\$ 23,500	\$ 12,500	\$ 36,000	\$ 7,500	\$ 43,500
\$ 100,000	\$ 23,500	\$ 25,000	\$ 48,500	\$ 7,500	\$ 56,000
\$ 150,000	\$ 23,500	\$ 37,500	\$ 61,000	\$ 7,500	\$ 68,500
\$ 186,000	\$ 23,500	\$ 46,500	\$ 70,000	\$ 7,500	\$ 77,500
\$ 220,000	\$ 23,500	\$ 46,500	\$ 70,000	\$ 7,500	\$ 77,500
\$ 300,000	\$ 23,500	\$ 46,500	\$ 70,000	\$ 7,500	\$ 77,500
\$ 350,000*	\$ 23,500	\$ 46,500	\$ 70,000	\$ 7,500	\$ 77,500

	SEP	Simple IRA				
Compensation	Employer Ctb Only	Deferral	Match 3%	TOTAL	Catch-up ¹	TOTAL (50+)
\$ 50,000	\$ 12,500	\$ 16,500	\$ 1,500	\$ 18,000	\$ 3,500	\$ 21,500
\$ 100,000	\$ 25,000	\$ 16,500	\$ 3,000	\$ 19,500	\$ 3,500	\$ 23,000
\$ 150,000	\$ 37,500	\$ 16,500	\$ 4,500	\$ 21,000	\$ 3,500	\$ 24,500
\$ 186,000	\$ 46,500	\$ 16,500	\$ 5,580	\$ 22,080	\$ 3,500	\$ 25,580
\$ 280,000	\$ 70,000	\$ 16,500	\$ 8,400	\$ 24,900	\$ 3,500	\$ 28,400
\$ 300,000	\$ 70,000	\$ 16,500	\$ 9,000	\$ 25,500	\$ 3,500	\$ 29,000
\$ 350,000*	\$ 70,000	\$ 16,500	\$10,500	\$ 27,000	\$ 3,500	\$ 30,500

*350,000 is the IRS Annual Compensation Limit for 2025.

¹Catch-up contributions for those age 50 and older in 2025.

¹ Increased Catch-up for those age 60-63 in 2025 401(k) \$11,250; in Simple IRA \$5,250.

Social Security wage base is \$176,100 for 2025.



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Planning for a Bright Future