PLAN COMPARISON GUIDE · TAX YEAR 2026

A side-by-side look at employer-sponsored retirement plans.

TAX YEAR	SECTION 01	SECTION 02
2026	401(k) · SIMPLE · SEP	401(k) · 403(b) · Solo(k)

SECTION 01 Primary comparison · 401(k) · SIMPLE IRA · SEP-IRA

All figures reflect **tax year 2026**

ATTRIBUTE	**401(k)** Traditional or Safe Harbor	**SIMPLE IRA** Savings Incentive Match Plan	**SEP-IRA** Simplified Employee Pension
Employer type	Any private employer	Businesses with 100 or fewer employees	Self-employed & small businesses
Employee eligibility	**Flexible** · employer sets terms up to age 21 & one year of service	**Restricted** · must cover all earning $5,000 in any prior two years	**Restricted** · must cover all age 21+ earning $750+ in 3 of last 5 years
Employee deferrals	**$24,500** annual limit	**$17,000** · **$18,100** at ≤25 employees	Not permitted
Employer contributions	Optional · match, non-elective, or profit share	Required · 3% match or 2% non-elective	Required · uniform % of pay to all eligible
Contribution flexibility	High	Low	Low
Roth availability	Yes	Yes	Yes · provider support varies
Catch-up — age 50+	+$8,000	+$4,000 · +$4,400 small employer	Not applicable
Catch-up — age 60–63	+$11,250	+$5,250	Not applicable
Vesting schedule	Allowed	Immediate	Immediate
Compliance testing	Waived under safe harbor	None	None
Filing requirements	Form 5500 annually	Annual employee notice	Form 5305-SEP (one-time setup)
Loans	Yes	No	No
Integrated with Asure Payroll	Yes	No	No
Tax credit eligibility	Up to **$16,500** · SECURE 2.0 startup credit	Up to **$5,000** startup credit	Up to **$5,000** startup credit

SECTION 02

Adjacent comparison · 401(k) · 403(b) · Solo 401(k)

All figures reflect **tax year 2026**

ATTRIBUTE	401(k) Traditional or Safe Harbor	403(b) Tax-Exempt & Education	Solo 401(k) Owner-Only Businesses
Employer type	Any private employer	501(c)(3), public schools, churches	Sole proprietor or owner-only S-corp
Employee eligibility	**Flexible** · employer sets terms up to age 21 & one year of service	Universal availability for deferrals	Owner and spouse only
Employee deferrals	**$24,500** annual limit	**$24,500** annual limit	**$24,500** annual limit
Employer contributions	Optional · match, non-elective, or profit share	Optional · match or non-elective	Profit share up to 25% of net comp
Contribution flexibility	High	High	High
Roth availability	Yes	Yes	Yes
Catch-up — age 50+	+$8,000	+$8,000 · +15-year service rule	+$8,000
Catch-up — age 60–63	+$11,250	+$11,250	+$11,250
Vesting schedule	Allowed	Allowed	Immediate (owner)
Compliance testing	Waived under safe harbor	Limited · ACP test on match	None · owner-only
Filing requirements	Form 5500 annually	Form 5500 (most plans)	Form 5500-EZ · once assets ≥ $250K
Loans	Yes	Yes	Yes
Integrated with Asure Payroll	Yes	Yes	Yes
Tax credit eligibility	Up to **$16,500** · SECURE 2.0 startup credit	Generally not available	Generally not available

Schedule a Retirement Plan Review

A 20-minute conversation to align plan structure, employer contribution, and tax credits to your business profile. No commitment.

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Disclosures. All figures reflect IRS limits for the 2026 tax year and are presented for general informational purposes only. Catch-up contributions for ages 60–63 reflect SECURE 2.0 provisions. SECURE 2.0 startup tax credits depend on employer size, prior plan history, and other factors. Eligibility, vesting, and filing requirements summarized above are subject to plan design and applicable law. This material is not tax, legal, or individualized investment advice. Consult an appropriate professional regarding your specific situation. Investing involves risk, including possible loss of principal.