



Discover an alternative to Delaware EARNs

COMPARE YOUR RETIREMENT OPTIONS



Basics

- Type of plan
- Automatic enrollment
- Annual contribution limits
- Employer contributions
- Communication with employees
- Remitting payroll information
- Investment options

Tax Benefits

- Tax credits available
- Payroll tax deduction
- Tax benefits to employee

Pricing

- Cost to employee
- Cost to employer
- Penalties for non-compliance

Delaware

401GO

Roth IRA	✓	✓	401(k)
Mandatory	✗	✓	Optional
\$7000/yr	✗	✓	\$69,000/yr
Not allowed	✗	✓	Allowed
Employer responsibility	✗	✓	Automated delivery
Select payroll integration	✗	✓	Payroll integration
Selected by state board	✗	✓	Self-directed, with guidance

None	✗	✓	100% of costs (up to \$5k)
No	✗	✓	Yes
Post-tax only	✗	✓	Pre- and post-tax

\$26/yr + ~0.32%	✗	✓	0.3% AUM
Taxpayer funded	✓	✓	\$79/mo + \$9 per user
Possible, unspecified	✗	✓	None