

# Introducing the Starter 401(k)

DISCOVER AN EASY ALTERNATIVE TO A STATE IRA PROGRAM

With many states requiring businesses to offer a retirement benefit to their employees, small employers are looking for more flexible, low-cost alternatives to state-run IRA programs.

## A STARTER 401(K) IS PERFECT FOR SMALL EMPLOYERS WHO:

Want to quickly and easily comply with state mandates

Aren't ready to provide an employer match yet

Want to set eligibility requirements (1, 2, 3, 6, or 12 months)

	State IRA	RETIRE GO-Starter
Contribution Limit (2025)	\$7,000	\$7,000
Employer Contribution	Not Allowed	Not Allowed
Auto-Enrollment	Required	Required
SECURE 2.0 Tax Credits	✗	✓
Employer Can Cover Monthly Fees	✗	✓
Guided Portfolio Builder	✗	✓
Financial Wellness Tools	✗	✓
Great Investment Options	✗	✓
15-Minute Setup	✗	✓
Can Set Eligibility Requirements	✗	✓

**\$25/month**  
\$2 per participant  
0.3% AUM fee