



Simple plans for growing businesses.

[EXPLORE THE STARTER 401\(K\)](#)



Give your employees the power to save for their future—with a plan that's easy for you to manage. The 401GO Starter 401(k) is designed for small businesses taking their first step into retirement benefits. It's affordable, compliant, and fully automated—so you can focus on running your business.

Why choose a Starter 401(k)?

A Starter 401(k) is a simplified retirement plan created under SECURE Act 2.0 to help small businesses offer a 401(k) without the complexity or cost of traditional plans. It's ideal for employers who want an easy, low-maintenance way to help employees start saving. The Starter 401(k) makes it easier than ever to launch a retirement plan that fits your business.

\$6,000

2026 contribution limit

\$1,100

catch-up for those 50+

Smart Automation

- ✓ Fast, same-day setup
- ✓ Automated payroll sync and contribution tracking
- ✓ Secure, cloud-based dashboard

Employee Experience

- ✓ Real-time account access and mobile app
- ✓ Diversified, low-cost funds
- ✓ Financial wellness tools

401GOALS

Practical Pricing

\$25

per month

\$2 per participant
0.3% AUM fee

We automate everything but relationships.

Live support by phone, email or chat. Our excellent support is our top rated feature!

