



Introducing the Starter 401(k)

ALTERNATIVE TO A STATE IRA PROGRAM

A starter 401(k) plan is perfect for small employers who:

Want to quickly and easily comply with state mandates

Aren't ready to provide matching contributions yet

Want to set eligibility requirements

	STATE ROTH IRA	GO-STARTER
Contribution limit (2026)	\$7,500/yr	\$6,000/yr
Employer contribution	not allowed	not allowed
Automatic enrollment	required	required
Federal tax credits for new plan	none	up to \$16,500
Employer can set eligibility requirements	✗	✓
Employer can cover monthly fees	✗	✓
Great investment options	few	diverse
15-minute setup	✗	✓
Guided portfolio builder	✗	✓
Financial wellness tools	✗	✓

\$25
per month

\$2 per participant
0.3% AUM fee

We automate everything but relationships.

No one wants customer service from a robot. A team of live agents is available by phone, email or chat.

