

	Safe Harbor 401(k)	Traditional 401k	Roth 401k	SIMPLE 401k	Solo 401k	SIMPLE IRA	SEP IRA
<b>Employer Contributions</b>	1) 100% of first 3%, 50% for next 3%, not to exceed 5%  OR  2) Non-elective 3% of compensation; to each employees account	1) % Of Employee's Compensation  2) Match Employees Contributions- up to limits  3)BOTH	1) % Of Employee's Compensation  2) Match Employees Contributions- up to limits  3)BOTH	100% Match up to 3%  OR  Non-elective 2% of compensation	25% of Salary  *Special computation for self-employed based on earned income	100% Match up to 3%  Non-elective 2% of compensation	Self Employed Worker can contribute  <b>Lesser of 25% of earned income</b>  OR \$54,000
<b>Employer Tax Benefits</b>	Employer contributions are deductible on the employer's federal income tax return  Plan Fees paid by the employer and NOT out of plan assets are deductible on the employer's federal income tax return  NO Discrimination testing	Employer contributions are deductible on the employer's federal income tax return  Plan Fees paid by the employer and NOT out of plan assets are deductible on the employer's federal income tax return	Employer contributions are deductible on the employer's federal income tax return  Plan Fees paid by the employer and NOT out of plan assets are deductible on the employer's federal income tax return	Can deduct 100% of contributions, up to limit  NO Discrimination testing	Employer contributions are deductible on the employer's federal income tax return  Plan Fees paid by the employer and NOT out of plan assets are deductible on the employer's federal income tax return  NO Discrimination testing	Can deduct 100% of contributions, up to limit  NO Discrimination testing	Can deduct 100% of contributions, up to limit  NO Discrimination testing
<b>Max Contribution</b>	Employee: 100% of Salary, up to \$18,500  Total w/ Employer Match: \$55,000  (25% of Salary)  Catch Up: \$6,000  *Limit of \$275,000 salary to determine contribution %	Employee: 100% of Salary, up to \$18,500  Total w/ Employer Match: \$55,000  (25% of Salary)  Catch Up: \$6,000  *Limit of \$275,000 salary to determine contribution %	Employee: 100% of Salary, up to \$18,500  Total w/ Employer Match: \$55,000  (25% of Salary)  Catch Up: \$6,000  *Limit of \$275,000 salary to determine contribution %	Employee: \$12,500  +  Employer:  100% Match up to 3%  OR  Non-elective 2% of compensation**	Employee: 100% of Salary, up to \$18,500  Total w/ Employer Match: \$55,000  Catch Up: \$6,000	Employee: \$12,500  +  Employer:  100% Match up to 3%  OR  Non-elective 2% of compensation**	<b>Lesser of 25% of earned income</b>  OR \$54,000
<b>Vesting</b>	Graded up to 6 years  OR 100% in 3 years	100% Immediately	Graded up to 6 years  OR 100% in 3 years	100% Immediately	100% Immediately	Graded up to 6 years  OR 100% in 3 years	N/A
<b>Taxation To Employee</b>	Deferred	Deferred	Taxed upon contribution; grows and withdrawn tax free	Deferred	Deferred	Deferred	Deferred