




	PLAN  ONE®	PLAN  TEN®	PLAN  MOST®
Type of Plan	<ul style="list-style-type: none"> • 401(k) Profit Sharing 	<ul style="list-style-type: none"> • 401(k) Safe Harbor 	<ul style="list-style-type: none"> • 401(k) • 401(k) Profit Sharing/Match • 401(k) Safe Harbor • Age-Weighted • New Comparability • Super New Comp
Who May Establish	Owner-only business (sole proprietors, partnerships, corporations, S Corp) – can accommodate multiple owner(s) and spouse(s)	Organizations with 10 or fewer total number of employees	Any type of employer with 100 or fewer number of employees
Maximum Employee Deferral	\$16,500 – 2009	\$16,500 – 2009	\$16,500 – 2009
Maximum Employee Catch-Up Contribution (age 50 and older)	\$5,500 – 2009	\$5,500 – 2009	\$5,500 – 2009
Maximum Defined Benefit Contribution	N/A	N/A	N/A
Employer Contribution	Discretionary Profit Sharing/Match	Safe Harbor only option: Enhanced Match: 100% of 4%, 5% or 6% to participating employees OR 3% non-elective to all eligible employees Discretionary Profit Sharing	Discretionary Profit Sharing/Match Safe Harbor option: Enhanced Match: 100% of 4%, 5% or 6% to participating employees OR 3% non-elective to all eligible employees
Vesting	100% immediate	<ul style="list-style-type: none"> • 100% immediate • 3 year cliff • 4 year graded • 5 year graded • 6 year graded 	<ul style="list-style-type: none"> • 100% immediate • 3 year cliff • 4 year graded • 5 year graded • 6 year graded
Loans	Lesser of 50% of vested account balance or \$50,000; Minimum amount \$1,000; Maximum of two outstanding loans	Lesser of 50% of vested account balance or \$50,000; Minimum amount \$1,000; Maximum of two outstanding loans	Lesser of 50% of vested account balance or \$50,000; Minimum amount \$1,000; Maximum of two outstanding loans
Withdrawals and Distributions	Yes including hardships	Yes	Yes
ADP/ACP Testing	No	Generally Satisfied	Yes
Top Heavy Testing	No	Generally Satisfied	Yes
Investment Options	Up to 15 investment options per plan	Up to 15 investment options per plan	Up to 15 investment options per plan