



Retirement Plan
Transfers
DONE RIGHT.



Finally, A 401(k) For Small Businesses

Offering a quality retirement plan can be an important differentiator in attracting and retaining top employees in today's tight labor market. Our mission is to provide employer-sponsored retirement plan coverage to the 65 million Americans who currently don't have access to a plan¹.

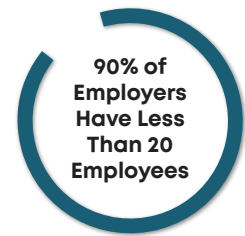
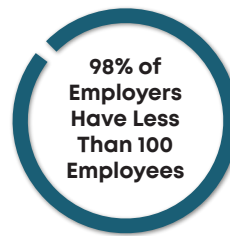
We started from scratch and built a retirement plan from the ground up, designed specifically for those small businesses whose owners either don't believe they can afford to offer a retirement plan on their own, or do not want the hassle and fiduciary risk normally associated with providing one.



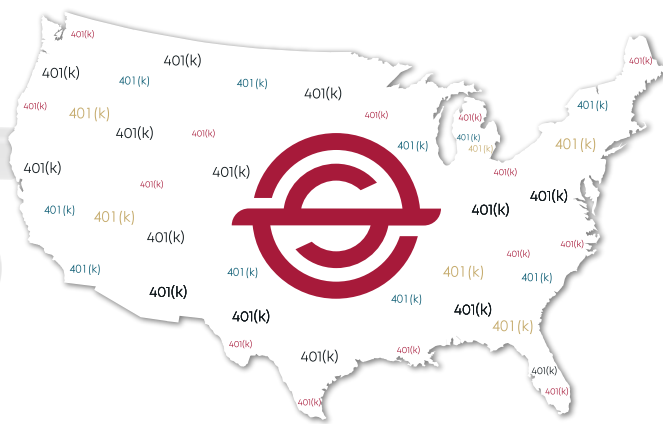
It's worth noting that small businesses have been left behind and that some of the past hurdles to 401(k) access have been cost, administrative burden and fiduciary risk. We're here to change that.

Demographics

For the past 50 years in the 401(k) industry, plans were built and sold to mainly mid-sized to large corporations. This doesn't match the demographics of most employers.



The Small Business 401(k) Community



The power of Sallus starts with our structure. We are a community of small businesses that all join the same large 401(k) plan rather than each starting their own individual retirement plan. This is known as a Pooled Employer Plan, or "PEP". Our PEP gives small businesses buying power and features tailored specifically to their needs.

¹163M in Total Workforce – 22M Govt Workers – 76M Participants = 65M | <https://www.bls.gov/news.release/empsit.t01.htm>
<https://www.plansponsor.com/research/2021-recordkeeping-survey/?pagesec=4#Industry%20Snapshot>



Sallus: Retirement Plans Done Right

Simple

At Sallus, we started from scratch to build a 401(k) solution for small businesses that leverages auto features to lessen complexity. Our 401(k) is easy to join, and one of our pros will be there to help every step of the way.

Affordable

There's strength in numbers. The Sallus 401(k) is priced to be affordable to small business owners because when joining together with other small businesses in the same large 401(k) plan, the cost is shared.

Expertly Managed

You and your team are pros at what you do. At Sallus, we are pros too. We have experts that will handle every aspect of your 401(k). As the lead fiduciary, we shoulder most of the risk and administration so you don't have to.

Be The Next To Join Us!

The Benefits of Offering A 401(k)

Attract and keep the best and brightest for your team.

Attract & Retain Talent

Significant tax credits and deductions are available that can offset total 401(k) cost.

Save On Your Business Taxes

You can save 3 to 8 times more than you can in an individual Retirement Account (IRA).

Maximize Personal Savings

The Advantages of Joining Sallus

Experience Auto Everything

Easy auto features designed to reduce administration.

Lower Risk For Business Owners

Sallus takes on risk that business owners would normally shoulder alone.

401(k) At A Fraction Of The Cost

The PEP structure makes Sallus much more affordable than many comparable plans.

Introducing Coach Sali

Small businesses and advisors partnering with Sallus don't have to do it alone. Coach Sali can address any questions, procedures or concerns about retirement planning.

Coach Sali offers short, concise videos that define and explain important concepts without the complex and often confusing jargon common to many retirement plan communications.



401(k) Features Small Business Owners Need

Small businesses have unique needs in a 401(k) plan that large companies do not. At Sallus, we have built-in features that meet those needs.

Auto Enrollment

Employees are automatically enrolled in the plan at a 6% savings rate. They may opt out of the plan or change savings rates at any time.

Safe Harbor Plan Designs

Safe harbor plan designs let you bypass most 401(k) discrimination testing and allow all employees to maximize their savings.

Painless Payroll

Flexible 401(k) payroll integration is essential. You will be assigned an experienced payroll concierge to set you up with the best solution.

Auto Increase

Participants' savings rates are increased by 1% each year until they reach 10%. They may opt out or change their savings rate at any time.

Employer/ee Guidance

Know what you need to, when you need to. Easy-to-digest notifications and reporting come standard and are digitally delivered.

Digital Experience

Sallus plans are built on an easy-to-use digital platform. Employers and employees can access and view their accounts 24x7.

Auto Investments

Sallus auto investment option by top investment manager partners help maximize savings and retirement outcomes.

Profit Sharing

Certain small business scenarios allow for higher business owner personal savings limits through profit sharing contributions.

Withdrawals & Loans

When life's unexpected events occur, participants can access their funds through qualified withdrawals or loans.

1. Each employee must have an email address.
2. Employees that are covered by a collective bargaining agreement, leased, and non-resident aliens are excluded from participation.

Sallus Retirement and their respective affiliates do not provide tax, legal or accounting advice. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction.



Summary Features of Your 401(k) Plan

Plan Feature		Standard	Custom
Plan Entry Age	21 Years Old	●	
Employed For	3 Months	●	
Enrollment	Automatic ¹	●	
Employee Default Deferral	Automatic ² (6% of Compensation)	●	
Employee Auto Increase	Automatic (1% per year up to 10%)	●	
Professional Investment Management	Automatic ³	●	
Access To Savings	Yes ⁴	●	
Employee Compensation Limit ⁵	\$350,000	●	
Employee Contribution Limit	\$70,000 (From employee and company combined)	●	
Employee Deferral Limit	\$23,500	●	
Additional Deferral For Age 50+	\$7,500 (Catch-up contributions)	●	
Additional Deferral for Age 60 - 63	\$11,250 (Catch-up contributions)	●	
Rollover Of Former Plan Assets	Accepted ⁶	●	

Plan Options

Participant fee	Employer or Employee Paid	●	
Non-Safe Harbor		●	
<i>Vesting</i>	<i>Immediate</i>		
Safe Harbor Fixed	3% Employer Contribution	●	
<i>Vesting</i>	<i>Immediate</i>		
Safe Harbor Match	3.5% or 4% Employer Contribution	●	
<i>Vesting</i>	<i>2 Years (1,000 hours per year)</i>		
Additional Year End Profit Sharing	Optional	●	
<i>Vesting</i>	<i>Immediate</i>		

1. Employees may opt out of any automatic feature at any time.
2. Automatic deferrals are pre-tax and employees have option to choose a "Roth" which is after tax contribution at any time. There are advantages and disadvantages of both, generally depending on the employees' expectations of their future individual effective tax rates.
3. Professional investment managers hired and overseen by Sallus will manage employee investments through our Qualified Default Investment Alternative or employees can select and monitor their own investment holdings from a series of funds selected by our investment manager fiduciary.
4. Employees may access savings for unplanned life events either through loans or hardship withdrawals.
5. Compensation is earned income and taxable W2 wages.
6. Often employees have investments in 401(k) plans from former employment. These investments can be easily transferred to your new Sallus plan by completing a form.



Transparent Program Fees

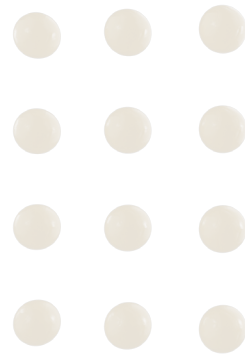
One Time Setup Fee	\$500		
Sallus Pooled Plan Provider \$750 minimum amount per year	0.15%		
Ubiquity Retirement & Savings Recordkeeping, Plan Administration <i>Per Participant Per Month</i>	\$4.50		
These fees are based on the number of employees.	Number of Employees		
Ubiquity Retirement & Savings Recordkeeping, Plan Administration <i>Flat Fee Per Month</i>	2-35	36-70	71 or More
	\$145	\$195	\$350
3(38) Investment Management Investment Selection & Monitoring	0.05% - 0.10%		
Average Investment Fees For Default Funds Fees may vary based on the funds selected	0.07% - 0.08%		
Matrix Trust Company Custodial & Trustee	0.05%		
Audit Fee (Covered By Sallus)	\$0		

This is provided for informational purposes only and is not intended to constitute compliance with any applicable legally required disclosures, including, but not limited to, disclosures required under ERISA Section 408(b)(2). Other service provider fees may apply.

What Tax Credits Are Available for PEPs?

Businesses with 100 or fewer employees can claim a tax credit for establishing a new 401(k) plan. For businesses with 1-50 employees, the credit covers up to 100% of qualified start-up costs, and for businesses with 51-100 employees, it covers up to 50% of these costs, both up to a maximum of \$5,000 per year for the first 3 years. Businesses with 100 or fewer employees who didn't previously offer auto enrollment can also claim an extra \$500 tax credit per year for the first 3 years for adding that feature, which is standard in all Sallus plans. Businesses offering an employer contribution during the first 5 years of the plan may also be eligible for additional contribution tax credits.





Join Us!

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