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# Safe Harbor Plan

	Non-Elective Safe Harbor	Non-QACA Match Safe Harbor	QACA Safe Harbor	Starter 401(k)
<b>Employer Requirement</b>	Any employer may sponsor	Any employer may sponsor	Any employer may sponsor	May be the only plan in the controlled group
<b>Employee Eligibility</b>	May impose any permissible eligibility condition as long as coverage is met			May impose 410 age and service (e.g., age 21 and 1 year of service); may exclude collectively bargained. No other exclusions permitted.
<b>Automatic Enrollment (ignoring mandate)</b>	Permitted; Not Required	Permitted; Not Required	Auto-enrollment required at 3%-15%; auto-escalation required up to at least 6% (not more than 15%)	Auto-enrollment required at 3%-15%
<b>Auto-enroll mandate</b>	Plans established after December 29, 2022, are subject to SECURE 2.0 automatic enrollment requirements in addition to any requirement noted above. Generally auto-enrollment required at 3%-10%; auto-escalation up to 10-15%; and permissible (EACA) withdrawals			
<b>Employee Contribution Limits</b>	Up to 402(g) limit: \$23,000 in 2024; \$7,500 catch-up for 50+	Up to 402(g) limit: \$23,000 in 2024; \$7,500 catch-up for 50+	Up to 402(g) limit: \$23,000 in 2024; \$7,500 catch-up for 50+	\$6,000 in 2024 \$1,000 catch-up for 50+
<b>Required Employer Contribution for NHCEs</b>	Non-elective contribution of at least 3% of compensation	Match at least equal to 100% of the first 3% comp deferred, plus 50% of the next 2% of comp deferred	Non-elective contribution of at least 3% of comp OR Match of at least 100% of the first 1% of comp deferred plus 50% on the next 5% of comp deferred	No contribution required
<b>Permitted Additional Match w/out ACP testing</b>	Amount up to 415 limit as long as: (1) deferrals that exceed 6% of comp are not matched, (2) the rate of match doesn't increase as the rate of deferrals increases, and (3) no HCE can receive a greater match than any NHCE			No employer contributions permitted
<b>Vesting</b>	100% Vested	100% Vested	Up to 2-year cliff vesting	N/A
<b>Notice Requirement</b>	Potentially not required	Initial eligibility and annually thereafter	Initial eligibility and annually thereafter	Initial eligibility and annually thereafter