Should a Delaware business owner choose the **state plan** or a **401(k)**?

HUNTER BENEFITS

Small business owners without a plan are faced with choosing the state mandated plan or having their own custom 401(k) plan.

At Hunter Benefits, the right answer to most questions is "401(k)" and here is how a 401(k) Plan can better serve your business owner clients:

Delaware EARNS	401(k) Profit Sharing	The Hunter Benefit
$8,000 contribution limit, including catch-up	$77,500 contribution limit, including catch-up	**$69,500 more in savings**
Employer contributions are not permitted	Matching and Profit Sharing contributions available	**Contribution allocation flexibility to tailor the contribution to specific groups**
Roth IRA deposits only	Pre tax employee and employer contributions as well as Roth employee contributions	**More flexibility for the employees and the business owners**
Can only be rolled over to another Roth IRA	Very portable - can be rolled over to an IRA or the next company's 401k	**Less leakage - employees are more likely to retain assets**
No choice on what investment options are offered	Employers are allowed to choose their own financial professional, custodian and investment menu	**More options. More flexibility. More support and education. And more choice for a healthy retirement plan.**

DELAWARE EARNS

Delaware EARNS (earnsdelaware.com/) is required for companies with more than 5 wage earning employees over the age of 18. The default contribution rate is 5% with 4 different investment options.

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