Navigating State Retirement Mandates

COMPARE YOUR RETIREMENT OPTIONS

Many states have passed legislation that requires employers to offer retirement benefits to their teams. States pair the legislation with a state-run Roth IRA option. Businesses aren't required to use the state IRA, but they do have to provide some kind of retirement plan.

State programs are not a true employer benefit.

- ✗ **Contributions are limited.** Contributions are limited to $7K per year (in 2025) and employer contributions are not allowed.
- ✗ **Program fees are paid by employees.** Costs are covered by charging asset fees to participants, which are automatically removed from account assets.
- ✗ **Participating employers take on tasks.** In many states, employers must keep rosters up to date and perform other day-to-day tasks.
- ✗ **Investment options are limited.** Most states have a money market account, a suite of target-date funds and little else to choose from.
- ✗ **Employers get no tax benefits.** Unlike other plan types, state IRA programs come with no tax credits or deductions.

A 401(k) plan from 401GO is a much better alternative.

- ✓ **Contribution limits are much higher.** Participants are allowed to contribute $23,500 (in 2025), with additional allowances for those over 50.
- ✓ **Fees are competitive and transparent.** 401GO has a practical pricing structure that is primarily paid by employers, making it a true benefit to employees.
- ✓ **Administration is nearly hands-free.** With 401GO's automated technology, almost all of the admin tasks are done seamlessly in the background.
- ✓ **Investment options are robust.** 401GO offers a robust investment lineup with low-cost funds. Selections are easy to monitor and update.
- ✓ **Significant tax benefits are available.** Small plans can take advantage of tax credits, saving up to $16,500. Deductions are available for all other plans.

We'll be there when you need us.
401GO plans come with industry-leading customer support, with dedicated relationship managers for employers.

SUMMER 2025 Best Support

4.8 STAR RATING

SUMMER 2025 High Performer | SUMMER 2025 Easiest Setup | SUMMER 2025 Easiest Admin

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