401GO

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

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