

Reimagine Retirement

# How to Achieve Compliance & Entice Engagement

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April 16, 2025



Housekeeping Items

## Before We Get Started



A recording of this webinar will be sent to you  
after today's presentation.

## Housekeeping Items

# Before We Get Started



All attendees will be placed on mute.



Please place questions in the chat tab.



A survey will be sent out after the webinar.

## Housekeeping Items

If you're having trouble with audio or viewing the webinar, please:



Try refreshing your browser.



Try a different browser.



Ask for assistance in the chat tab.

# Meet Your Presenters



**Amy Miller**

VP of Training  
PNI•HCM



**Sam Wall**

Senior Retirement  
Solutions Consultant,  
PNI•HCM

## Polling Question

**Do you offer a 401k Plan?**

\*Polls will appear above the chat window.

# 3 Reasons Why Employers Choose a 401(k)



Tax Savings & Credit

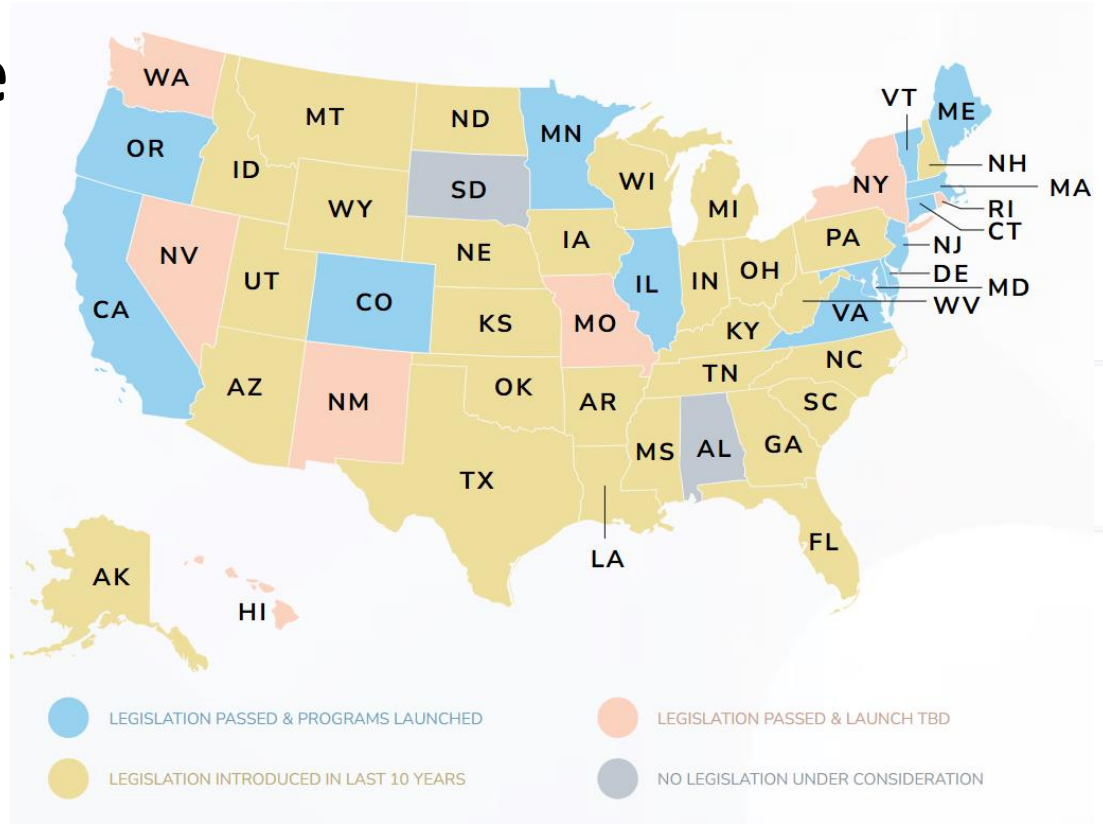


Attracting Talent /  
Employee Retention



Providing a secure financial  
future for employees.

# The Current State of Retirement Legislation





# What is the Secure 2.0 Act of 2022?

## Background

### **U.S. House Version**

*Passed March 2022*

### **U.S. Senate Versions**

*Passed June 2022*

### **Legislation Consolidated**

*Included In Omnibus Spending Bill*

### **Became law on Dec 29, 2022**

*Signed by President Joe Biden*

- Encourage adoption of employer retirement savings plans.
- Provide small business tax credits for 401(k) plan adoption.
- Encourage private-sector employees to save more by offering them incentives.



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- Require every employee be auto-enrolled.
- The Super Catchup – Ages 60-63 – up to \$11,250
- Improving Part-Time eligibility – 2-year requirement



# What Tax Credits Does Secure 2.0 Provide?

## **Employers with <51 eligible employees:**

- 1:1 Tax Credits
- 100% of “out of pocket” costs
- Maximum of \$5,000/year
- 3 years following plan installation

## **Employers with >50 eligible employees:**

- Phased out for 51-100 employees
- Reduced by 2% per employee

## **Employer match with <100 employees:**

- 1:1 Tax Credits
- 100% employer contributions
- Up to \$1,000/year per employee
- 5 years after plan establishment
  - Year 1 & 2 = 100%
  - Year 3 – 5 = reduced by 25% per year
  - Year 6 = No credits
- Excludes \$100k+ employees

## 3 Ways to Contribute to a 401(k) Plan

### 1 - 92%

Employees/Employers can contribute 1 – 92% of each paycheck.

- Contribution limits for 2025 are \$23,500 per year and \$31,000 per year if you're over the age of 50. (catch up contribution)
- Super catch-up (60-63) – \$11,250
- Employees can change how much they contribute to their plan as often as they'd like throughout the year.

### Safe Harbor Employer Match

- Safe Harbor Match is optional – 4 popular options. (Next slide)
- You can implement a match annually.
- Secure Act Tax Incentives are available per employee you're matching.
- Avoid compliance testing and worrying about being “top heavy.”

### Pro Rata Profit Share

- Profit Sharing: Turn on or off as needed per plan year.
- Profit Sharing is a way to use extra funds toward appreciating assets instead of putting it toward depreciating assets.
- Generally, up to 21.5% of their W2 earnings, if applicable.

# Safe Harbor Match Options

## Safe Harbor QACA

2 Year Vesting Schedule

Auto Enroll Required

Employee	Employer
1%	1%
2%	1.5%
3%	2%
4%	2.5%
5%	3%
6%	3.5%

## Enhanced SH Match

Immediate vesting

Auto Enroll Optional

Employee	Employer
1%	1%
2%	2%
3%	3%
4%	4%

## Safe Harbor Non-Elective

Immediate vesting

Auto Enroll Optional

Employee	Employer
All Eligible Employees	3%

## Safe Harbor QACA Non-Elective

2 Year Vesting Schedule

Auto Enroll Required

Employee	Employer
All Eligible Employees	3%

# Things to Consider:

- Does my state require me to offer a retirement plan?
- Am I looking for quality employees?
- Am I looking to reduce my cost on turnover?
- Am I looking to save more money on taxes?
- The employees that have been with me for awhile, or who I rely on, do they have a way to save?
- Do they have a plan?
- Do I want to unlock a whole new “filter” on my job postings?
- Do I know how much I will be incentivized to set up a new 401(k) Retirement Plan?



## Polling Question

**How many hours do you spend each payroll administering 401k?**

\*Polls will appear above the chat window.

# Your Role in Retirement







# Your Financial Advisor's Role

# PNI Retirement: Providing a Solution

## ✓ Plan Admin / Plan Sponsor

Fully Streamlined Integration with Payroll

5500 Form / Tax Filings to DOL & IRS on Your Behalf (3(16))

Ongoing Fund Management (3(38))

Ongoing Support / Training for You & Your Employees

## 👤 Plan Participants / Employees

Initial Enrollment Meeting / Ongoing Support

Onboarding Enrollment Letter Templates

Access Login from Payroll Platform

User Friendly Technology



EMPLOYERS

SAVERS

## Products and Services

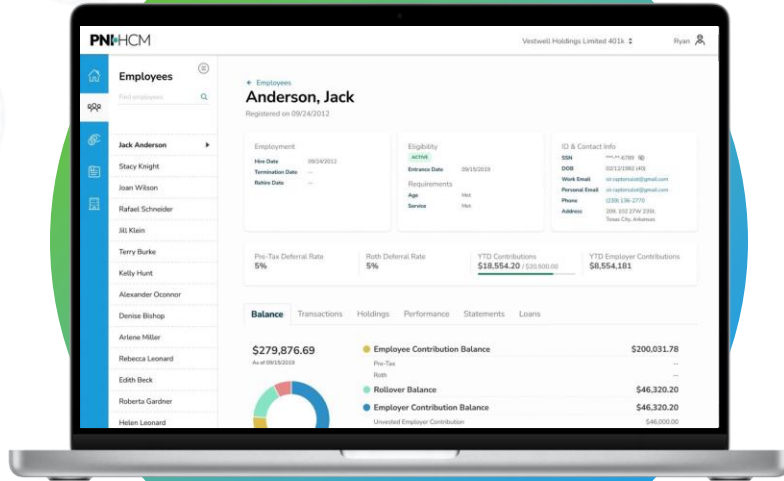
### Outline of plan services and benefits

For companies seeking added plan design flexibility or those converting a plan with protected benefits, Plus is a great option.

		Plus
SERVICES	3(16) Fiduciary Administration	✓
	TPA	✓
	Recordkeeping	✓
	Custody	✓
	Investment Management	Turnkey 3(38) or custom investment line-ups; Advisor Managed Accounts available
SERVICE DETAILS	Plan Design	✓
	Fiduciary Oversight	✓
	Streamlined Administration	✓
	Payroll Integration	✓
	Plan Consultation	✓
	Dedicated Service Team	✓
PLAN FEATURES	Auto Enroll	Optional
	Eligibility	Hour-Based Eligibility
	Loans, In-Service, and Hardship Withdrawals	✓
	Match & Profit Sharing	✓
	Safe Harbor Options	✓
	Vesting	✓
	Plan Document Maintenance Program Included	✗

**PNI** 401k  
| Services

# Why Should You Adopt a PNI•401k Plan?



- Award-winning, “native,” goals-based managed account program.
- Fiduciary service to savers who want personalized advice.
- Participants can track their likelihood of meeting their retirement goals and make “real-time” adjustments.
- Seamless payroll and census integration to ensure a frictionless experience for clients and employees.

Thank you for joining us today!

**Any questions?**

# Resources



**Sam Wall**

Senior Retirement Solutions  
Consultant, PNI•HCM



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Join Us Next Month!

isolated Audits & Analytics:

# Measure isolated ROI & Employee Performance.

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May 21, 2025

**PNI** HCM



**Scan to Register**