PlanForge
CONSULTING

THE NET-ZERO 401(K) · FOR BUSINESS OWNERS
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Pay your team. Not the IRS.

A 401(k) designed so tax credits and deductions cover its cost. Purpose-built for businesses with 10 to 75 employees. Here is the whole story on one page. The full guide has the details, updated for 2026 limits.

YOU, PERSONALLY

$24,500

of income deferred before taxes in 2026. Add $8,000 at age 50, or $11,250 at ages 60 to 63. Roth options make withdrawals tax free instead.

YOUR BUSINESS

$265,000

available in SECURE 2.0 tax credits over a plan's first five years. Deductions and payroll-tax savings stack on top.

JUST YOU?

$72,000

a year in combined contributions through a solo 401(k), with almost none of the administrative weight of a company plan.

SECURE 2.0 CREDITS CAN PAY YOU BACK FOR STARTING A PLAN

$1,500 for automatic enrollment, $500 a year for 3 years

$15,000 in startup costs, 100% covered for teams of 50 or fewer

$1,000 per eligible employee per year for your contributions, first 5 years

Credits reduce your tax bill dollar for dollar. Stacked together, they are the engine behind the net-zero 401(k).

A REAL EXAMPLE

A Texas business with two owners and 44 employees. After credits, deductions, and forfeitures, the plan costs less than zero and saves up to $57,104 vs a typical 3% safe harbor design. Explore it at planforge401k.com/tnt-ref

−$13,816
NET COST TO THE BUSINESS

See what a plan would save you

STEP 1 Run your numbers planforge401k.com/illustrations
STEP 2 Owner questionnaire planforge401k.com/owner-savings
STEP 3 Talk to Nick Nick@planforge401k.com

Guided by Nick Moore, CFP®. A real advisor. Not a call center.

GET THE APP

Educational material, not tax or legal advice. 2026 IRS limits, subject to change.