PlanForge
CONSULTING

THE PLANFORGE PARTNER GUIDE

Refer a client.
Get paid.
Look like a hero.

How CPAs, agents, brokers, and connectors earn real revenue by introducing business owners to a 401(k) that can pay for itself. Updated for 2026.

Four ways to earn with PlanForge

If you serve small businesses, you are one introduction away from a recurring revenue stream. Your clients are leaving real tax credits unclaimed, and the professional who points that out first earns the relationship. PlanForge pays you for making the connection, four different ways.

01 · REFER A BUSINESS

Referral bonuses

$250 for your first qualified referral that becomes a plan, $500 for every one after.

02 · EARN ON YOUR BOOK

Production share

A share of the administrative revenue on every plan you refer, paid quarterly for 3 years per plan.

03 · BUILD A NETWORK

Override earnings

Recruit other professionals and earn an override on the plans their referrals implement.

04 · GET DISCOVERED

The partner directory

Get listed in front of PlanForge's participant base as a recommended professional.

Your clients win first. You get paid for making the connection.

Your clients are leaving real tax credits on the table

Before the compensation, the case. This is why the introduction is easy to make, and why your client thanks you for it.

01 **The credits** · dollar-for-dollar money most owners never claim

02 **The part most advisors miss** · plan design that changes the owner's math

03 **What PlanForge does** · your 30-second job, and ours

Dollar for dollar, not a deduction

SECURE 2.0 created tax credits that reduce a business's tax bill dollar for dollar when it starts a 401(k). Not deductions, credits. Three of them stack, and for many small businesses they exceed the plan's cost in years one through three.

The sweet spot is a business with 10 to 75 W-2 employees and no 401(k) in the prior three years. Credits are richest at 50 employees and under, and phase out by 100. Already have a 401(k)? Rollovers qualify the same: we lower their fees, and you earn the same way on both.

$5,000

PER YEAR · 3 YEARS

Startup credit covering up to 100 percent of plan setup and administration costs.

$1,000

PER EMPLOYEE, PER YEAR · 5 YEARS

Employer contribution credit, reimbursing money the business puts into employee accounts.

$500

PER YEAR · 3 YEARS

Auto-enrollment credit, earned by a feature most new plans are required to include anyway.

Most owners have never heard any of this. The professional who brings it to them first is the one they remember. That is the whole pitch: your client gets paid to do the thing they already felt guilty about not doing.

Credit eligibility depends on the business's facts. PlanForge's illustration shows the exact figures, and the client's CPA confirms them.

What net-zero looks like in real numbers

This is an actual PlanForge illustration for a Texas business. Two owners, 46 eligible employees, about $2.2 million in payroll. Every employer contribution shown is voluntary and discretionary. Nothing here is required.

PLANFORGE STANDARD

Reward your team, not the IRS

$35,482 IN TAX SAVINGS

Total profit share, 2% flat	$44,610
Owner's retained share	-$2,200
Tax deductions, 30%	-$3,984
SECURE 2.0 credits	-$31,330
S-Corp FICA savings	-$168
Forfeitures, actual	-$11,254
Net cost to business	**−$4,326**

Saves $47,614 vs a typical 3% safe harbor plan.

PLANFORGE OPTIMIZED

More for you. Less for Uncle Sam.

$43,816 IN TAX SAVINGS

Total profit share, 2.1% cross-tested	$47,230
Owner's retained share	-$3,230
Tax deductions, 30%	-$1,569
SECURE 2.0 credits	-$42,000
S-Corp FICA savings	-$247
Forfeitures, actual	-$14,000
Net cost to business	**−$13,816**

Saves $57,104 vs typical, plus $3,230 into the owner's retirement.

READ IT THIS WAY

A negative net cost means the plan pays the business. The optimized design saves $9,490 more than standard, adds $1,030 to the owner's retirement, and both pass every IRS nondiscrimination test.

Illustration based on an actual client census and 2025 plan-year limits. Results vary with compensation and employee changes. Explore the interactive version at planforge401k.com/tnt-ref.

Your 30-second job. Our full-time one.

You do not need to know 401(k)s. You need to know a business owner. Everything after the introduction is ours.

YOUR 30-SECOND JOB

Spot a client with 10 to 75 employees, with no 401(k) or one worth moving.

Make the introduction.

Get paid.

OUR JOB

01 A short questionnaire with the owner

02 A custom illustration showing their exact credits and owner benefit

03 Implementation through Employee Fiduciary, one of the country's lowest-cost recordkeepers and one of its best at the customized plan designs that maximize owner tax savings

04 Compliance, testing, and filings, every year

05 Participant communication and enrollment, so employees actually use it

You stay the hero in the relationship. We do the work, you get the credit, and the next three pages show how you also get the check.

II

How you get paid

Four earnings streams that stack, paid quarterly by direct deposit and itemized in your portal ledger.

01 **The referral bonus** · $250 for your first, $500 for every one after

02 **Production share** · 5 to 20 percent of plan revenue, quarterly, for 3 years per plan

03 **The optimized design bonus** · better plans carry higher fees, and higher shares

04 **The network override** · 2.5 to 7.5 percent on the plans your recruits bring in

Paid for the introduction itself

$250

YOUR FIRST QUALIFIED REFERRAL

$500

EVERY REFERRAL AFTER THAT

How a referral qualifies:

01 One-off referrers, no partner signup needed: the business meets us, receives their illustration, and starts a 401(k) within 90 days. Provide evidence of the signup and you are paid.

02 Partners: the business becomes a PlanForge client, with a 6-month window from introduction to signup.

03 Either way, the referral is registered up front, through a portal submission, the refer page, or a named introduction, so credit is clear.

NO VOLUME EXPECTATIONS

One-off referrers earn these same bonuses. A friend who makes a single introduction gets paid exactly like a partner who makes twelve. If you only ever know one business owner who needs this, that introduction is still worth making.

Bonuses apply to partners and one-off referrers. Agency producers earn per-plan fees instead, see Part III. Bonuses may be voided for bad-faith or manufactured referrals.

Earn on your book, every quarter, for three years

Every plan you refer pays you a percentage of its annual administrative fee revenue, quarterly, for 12 quarters (3 years) per plan. Your rate is set by how many plans you have implemented in the trailing 12 months, re-rated each quarter.

BRONZE	SILVER	GOLD	PLATINUM
5%	10%	15%	20%
1 to 2 plans in the trailing 12 months	3 to 5 plans	6 to 9 plans	10 or more plans

YOUR TIER FLOATS, AND IT COVERS YOUR WHOLE BOOK

Your current tier applies to every plan earning that quarter, not just the newest one. Land your third plan before the quarter closes and all three pay out at 10 percent. And because the tier is measured on a rolling 12 months, one slow quarter will not drop you. Your rate only moves when plans enter or age out of your trailing year. You are never penalized for starting slow, and you are always rewarded for momentum.

Paid from administrative fees only, never from assets under management. No one on the platform earns an AUM fee.

What that looks like in dollars

Three profiles, all referring 20-employee plans with a typical administrative fee around $5,500 per year. Steady state means referring at the same pace for three years, so the full book is inside its 3-year earning window.

THE STARTER

2 plans a year · Bronze 5%

YEAR ONE

$1,300

$750 in bonuses plus $550 production share

STEADY STATE

~$2,650/yr

6-plan book plus bonuses

THE GROWER

5 plans a year · Silver 10%

YEAR ONE

$5,000

$2,250 in bonuses plus $2,750 production share

STEADY STATE

~$10,750/yr

15-plan book plus bonuses

THE TOP PARTNER

12 plans a year · Platinum 20%

YEAR ONE

$18,950

$5,750 in bonuses plus $13,200 production share

STEADY STATE

~$45,600/yr

36-plan book plus bonuses

And every profile above delivers real money to their own clients along the way: up to $1,000 per employee, per year, for five years in credits, across every plan they refer.

Examples use PlanForge's standard administration fee: $250 per non-highly-compensated employee plus $500, capped at $5,500 per year. Plans with 20 or more eligible employees sit at the cap. Run your own numbers at planforge401k.com/partner-calculator.

The better the plan, the more you earn

Remember page 5. When a client opts into the optimized cross-tested design, the business keeps dramatically more, and the plan carries higher administrative and consulting fees (roughly 66 percent higher in our calculator). Your production share is a percentage of that revenue, so it rises with it.

No extra work for you. The same five referrals, on better plans, pay more.

THE GROWER, REVISITED · 5 PLANS AT SILVER 10%

$2,750 → **~$4,550**

STANDARD DESIGNS → CROSS-TESTED DESIGNS

Same five plans, same year, on the optimized design. The client keeps more, the plan does more, and your share grows with it. Incentives pointed the same direction.

Recruit your network, earn on theirs

Recruit a colleague (a CPA, broker, or consultant) who becomes a PlanForge partner, and earn an override on the admin-fee revenue of every plan your direct recruits implement, paid quarterly, capped at 12 quarterly payouts (3 years) per plan. It stacks on top of your production share: one lever pays on your plans, the other pays on theirs.

2.5%

THE BASE

Every partner earns this on their recruits' plans, automatically.

5%

ENGAGED

Client rating of 4.5 or higher, at least 80 percent of new referrals answered within 24 hours, and 3 or more approved reviews.

7.5%

TOP STANDING

The same rating and response bars, plus 7 or more approved reviews.

Rates recompute quarterly. If the rating or response bar slips, the rate returns to 2.5 percent regardless of reviews, and climbs back when service does. The partners who stay engaged earn triple the base.

WORKED EXAMPLE · A RECRUIT'S BOOK OF 22 ACTIVE PLANS

$121,000 annual admin revenue **~$3,000**/yr to you at 2.5%

~$9,000/yr at 7.5%

Same network, three times the pay, and the difference is service quality you control. Tracked live in the portal's My Network dashboard, with 3-year windows and expiry countdowns per plan.

For agencies and teams

Insurance offices, payroll firms, anywhere producers roll up to a manager. The Agency/Agent model pays the producers who know the business owners, and the managers who build the office.

Agents: three streams that stack

Built for offices where many producers each know a handful of business owners. Agents earn per-plan fees rather than the referral bonuses, and do not carry directory profiles.

1 · PER-PLAN FEE

ROLLING 12-MONTH PRODUCTION

$100 · 1 to 4 plans **$200** · 5 to 9 **$300** · 10 or more

Paid on every plan your referral implements. The more you produce, the more each one pays.

2 · RECURRING QUARTERLY REVENUE

UNLOCKS AT 10+ ROLLING PLANS · LEVELED BY LIFETIME PLANS

$50 · 10 to 19 lifetime **$100** · 20 to 34 **$200** · 35 or more

Per active plan you referred yourself, every quarter, for each plan's first 3 years. The lifetime tier counts your recruits' plans too, but this stream pays only on your own. Drop below 10 rolling plans and it pauses until production is back.

3 · NETWORK OVERRIDE

QUARTERLY · 12 PAYOUTS (3 YEARS) PER PLAN

2.5% · 0 to 19 total plans **5%** · 20 to 34 **7.5%** · 35 or more

Paid only on the plan revenue of partners you recruit, never on your own plans. The tier counts total lifetime plans, your own referrals and every plan from your recruits combined, and it only ever goes up. Your plans raise the tier; your recruits' plans get paid on.

THE MULTIPLIER

Recruit 5 producers who each bring in 6 plans and you are at 30 lifetime plans, the 5 percent tier, five plans from 7.5, before referring a single business yourself. Recruiting producers is production.

Managers earn like a partner, and on their team

ON YOUR OWN REFERRALS

The same referral bonuses and Bronze-to-Platinum production share as any partner (page 9), plus the quality-based network override (page 12) on partners you recruit.

ON YOUR AGENTS' DIRECT REFERRALS

A leadership bonus per plan, tiered by rolling 12-month team production, plus a share of team plan revenue. Applies to agents' plans only, not recruited partners'.

$100 · 1 to 4 team plans **$150** · 5 to 9 **$200** · 10 or more

+5% team revenue share on the admin-fee revenue from your agents' plans, paid quarterly for 3 years (12 quarterly payouts) per plan.

STAY IN PRODUCTION

The team revenue share requires at least 5 plans in your rolling 12-month window. Below 5, the share pauses and missed quarters are forfeited (leadership bonuses still pay during a freeze). It resumes as soon as production is back at 5 or more. Managers who sell earn on everything; managers who only manage earn only the bonuses.

Office onboarding runs through the partner portal: bulk agent roster upload (up to 50 at once), a team leaderboard, per-agent earnings dashboards, tier progress bars, and a manager view of the whole book. Talk to Nick about setting up your office.

Get discovered while you sleep

The benefit that costs nothing and works around the clock. Active partners are listed in the searchable partner directory inside the PlanForge participant portal and mobile app, filtered by specialty and location.

PlanForge's participant base, business owners and employees across all our plans, can find you, view your profile card, and contact or book you directly from their phone. You get your own login, you see every referral that comes to you, you track it through your pipeline, and you get paid.

SEARCHABLE

Filtered by specialty and location, in the portal and the app.

BOOKABLE

Profile cards with direct contact and booking, straight from a participant's phone.

TRACKABLE

Every inbound referral lands in your pipeline, visible end to end.

QUALITY PAYS TWICE

Your directory presence is also how you raise your override rate. A complete profile, fast responses, and high ratings move your network share from 2.5 percent toward 7.5. More inbound clients, and a bigger cut of your network, from the same good habits.

Partner-level benefit. Agency producers earn through the Part III structure instead.

The tools, and how a referral works

PARTNER CALCULATOR

Model your own earnings at any pace.
planforge401k.com/partner-calculator

PARTNER PORTAL

Passwordless login. Live pipeline (Submitted, In Review, Proposal, Implemented), network earnings, tier progress, payout history.
partners.planforge401k.com

REFER PAGE

Thirty seconds to register a referral.
planforge401k.com/refer

MOBILE APP

iOS and Android, same login, same pipeline in your pocket. Scan to get the app, or visit
me.planforge401k.com/download

HOW A REFERRAL WORKS

1. Spot a client with 10 to 75 W-2 employees, with no 401(k) or one worth moving.
2. Submit through the portal or refer page, or make a named introduction.
3. We run the questionnaire and build their custom illustration.
4. They see their exact credits and owner benefit.
5. The plan implements. You track every stage and get milestone emails.
6. You get paid quarterly by direct deposit, itemized by source in the portal ledger.

WHO TO REFER

- 10 to 75 W-2 employees
- No 401(k) yet, or an existing plan to roll over. Both qualify.
- Owner on W-2 payroll
- Profitable
- High-turnover industries are ideal: restaurants, construction, childcare

Payout details are set up after your first completed referral. Compensation is paid quarterly by direct deposit (Stripe ACH) and reported on Form 1099.

The fine print, in plain language

No surprises. This is the whole rulebook.

01 One-off referrals qualify when the business starts a 401(k) within 90 days of first meeting, with evidence. Partner referrals qualify when the business becomes a PlanForge client within 6 months of introduction. New plans and rollovers count alike.

02 Referrals must be registered up front so attribution is clear.

03 All percentage payouts come from administrative fees only, never from assets under management. No one on the platform earns an AUM fee.

04 Payouts run quarterly and are itemized by source in the Compensation Ledger.

05 Production share, recurring agent revenue, overrides, and team revenue share cap at 12 quarterly payouts (3 years) per plan, and stop if a plan terminates.

06 Production-share tiers re-rate quarterly on the trailing 12 months. Override rates recompute quarterly.

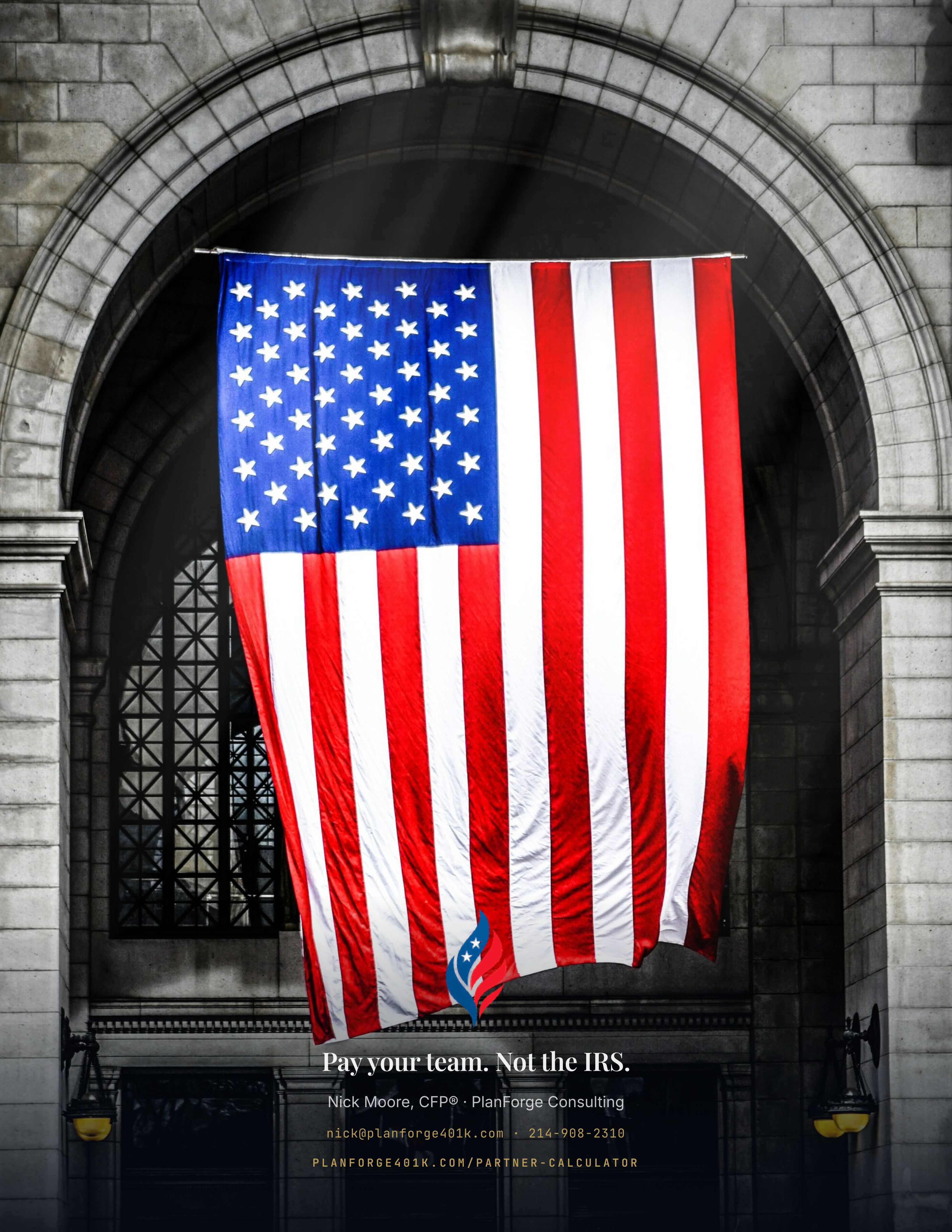
07 Recurring agent revenue requires 10 or more rolling plans. Manager team share requires 5 or more rolling team plans. Missed quarters are forfeited during a freeze.

08 Partners are paid as 1099 contractors. Referral compensation may have tax implications, so consult your own advisor.

09 PlanForge handles plan design and administration. Investment advisory is a separate arms-length entity.

10 Program terms may change. Bad-faith or manufactured referrals are voided.

Questions about any of it? Ask. The whole program is built to survive scrutiny, and we would rather you read the rules before your first referral than after.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