



PlanForge

CONSULTING

THE NET-ZERO 401(K) • FOR BUSINESS OWNERS

3 JOHN 1:2

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. planforge401k.com/owner-guide

YOU, PERSONALLY

\$72,000

can land in your own account in 2026, your deferral plus what the company adds on top. Add \$8,000 at age 50, or \$11,250 at ages 60 to 63. Our designs direct as much of that to the owner as the rules allow.

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?

\$144,000

a year as a couple through a solo 401(k), \$72,000 each for you and a spouse on payroll, with almost none of the administrative weight of a company plan.

SECURE 2.0 CREDITS CAN PAY YOU BACK FOR STARTING A PLAN

\$16,500

to start your plan, covering startup costs and automatic enrollment over your first 3 years

\$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).

The \$16,500 is the startup credit, up to \$5,000 a year of plan costs for 3 years (100% covered for teams of 50 or fewer), plus \$500 a year for automatic enrollment.

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

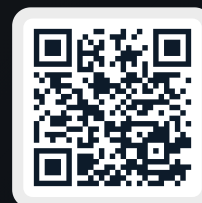
See what a plan would save you

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.



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