



The Future of Investing For Small Businesses

Automated. Affordable. Achievable.

Built For Today's Small Businesses

We believe small businesses are the backbone of the economy, and deserve retirement solutions that are just as flexible, future-focused, and empowering as the people behind them. Our mission is to create a platform where small business owners can offer retirement plans that are not just a checkbox, but a genuine path to financial security.



Protected

AI Investing Platform

5,500+

plans

\$5+ billion

invested

Available

in all 50 states

CORE SERVICES

✓ **Simplicity In Its Own League**

We manage every aspect of your plan with compliant, end-to-end administration. Our seamless payroll integration, real-time financial data, and built-in compliance support deliver a complete, streamlined solution that makes our retirement plans practically run themselves.

✓ **Access to Alternative Investments**

Put your retirement money in your control with a range of alternative options, including real estate, private equity, cryptocurrency, and more.

✓ **Protected AI-Powered Investing**

Adapt to today's unpredictable markets with low-cost, protected AI-powered investing, allowing you to invest confidently without timing the market.

✓ **Flat-Fee, Fair Pricing**

Our transparent flat fee model helps your team's retirement accounts grow and unlocks meaningful tax advantages, making flat fee pricing the smart way to keep more of your money.

✓ **Dedicated Support You Can Call**

From onboarding to compliance, our modern retirement plans come with a human touch, where reliable support is just a phone call away.

Modern Retirement Plans with a Human Touch.

Reliable support is just a phone call away.



LEARN MORE

Payroll
Deductible IRAs

SIMPLE
IRAs

Traditional
401(K)s

Safe Harbor
401(K)s

SEP
IRAs

Solo
401(K)s

Retirement Accounts That Practically Run Themselves.



Record Keeping and
Government Filing



Automated Deductions
and Contributions



Ongoing
Compliance Testing



Seamless Employee
Onboarding

Most Popular

Starter Plan

\$950 /annually

+ \$40 annual per active participant

Simplified plans (Payroll Deduction IRAs) with limited features and easy administration.

- Up to \$7500 employee contribution limit
- No employer contributions
- Automatic enrollment with auto-escalation to encourage participation
- Tax-deferred investment growth & tax-free qualified withdrawals, dependent on plan

Core Plan

\$1950 /annually

+ \$40 annual per active participant

A Simple IRA with A.I. features and more plan design options.

- Employer contributions & profit sharing features
- Free design assistance from a retirement plan consultant
- Alternative investment options available
- Up to \$17,000 employee contribution, plan dependent*

Enterprise Plan

\$3950 /annually

+ Percentage-based pricing capped at 0.95%

Our most custom 401(k) with premium support & flexible pricing that scales as you grow.

- Premium support for plan admin and employees
- Support for plan transfers
- Up to \$24,500 employee contribution, plus employer contributions & profit-sharing
- Alternative investment options available

*SIMPLE IRA employee deferral limits are \$17,000 for most plans and \$18,100 for plans with 25 or fewer employees for 2026.

**Alternative investments are eligible in some plans.

Want More Control?

Ask About Our Solo Plans with Checkbook Control.

A plan fit for businesses that want greater autonomy and flexibility in managing their retirement funds.

\$325* /annually

+ \$995 one-time LLC set up

*Fee in addition to chosen solo plan.



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Build A Stronger Portfolio with Smarter Diversification.

Diversifying your portfolio with both alternative and traditional investments puts you in control. It lets you invest confidently in what you know while spreading risk to protect your financial future.



Cash-funded accounts are FDIC-insured through our banking partner.

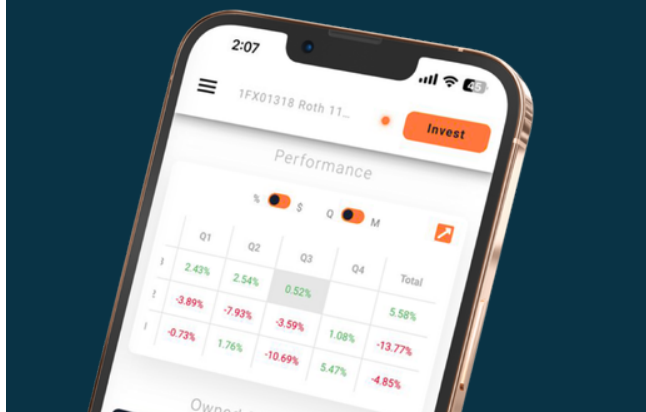


Free transaction analysis on investments to keep your account IRS compliant.



Two-factor authentication (2FA) encouragement for accounts.

Power Your Future with Protected Automated Investing



Navigate unpredictable markets with confidence. iFlip's low-cost, automated investing platform helps protect portfolios, optimize performance, and take emotion out of investing.



Protection: Designed to protect your portfolio during inflation and market volatility.



Performance: SmartFolios is powered by proprietary signals that guide market entry and exit to help preserve value and grow returns over time.

Go Beyond Wall Street with Access to Alternative Assets



Empower your small business retirement plan with the freedom to invest in hard, tangible alternative assets and gain greater control with investments you know and understand.



Tax Advantages: Depending on your account type, earnings are either tax-deferred or even tax-free.



Invest in What You Know: When you self-direct, you have more control to invest beyond the stock market into almost anything, including real estate.



Built For Today's Small Businesses

IRA Club SBS, Optionality, and the plan sponsor are not liable for any investments, nor do we endorse any products, investments, or companies that provide such advice and investments. All parties are strongly encouraged to do their diligence and consult with the appropriate professional(s) licensed in that area before they enter any investment. Performing due diligence helps protect against fraud.

