

AmeriBenefit Plan has partnered with FuturePlan to offer retirement plan access for members

Expertise That Powers Better Retirement Outcomes

As a leading retirement solutions partner, we solve your plan challenges for employers of all sizes and deliver meaningful results. Discover how our unique approach to retirement plans makes us a true category of one provider.



Trusted Partner



Tailored Outcomes



Ease of Experience

What is a OnePerson(k)?

A OnePerson(k) also called an individual or Solo(k) is a retirement savings plan specifically designed for self-employed business owners (including sole proprietorships, corporations, and limited liability corporations). Typically, it allows for higher contributions than a SEP or SIMPLE plan while providing the same tax benefits of a regular 401(k) without the high costs and standard employer/employee structure. The plan combines the features of a 401(k) plan and a Profit Sharing plan.

Who Qualifies for a Solo(k)?

- If you are self-employed or own a business (S-Corp, sole proprietorship, single-member LLC, etc.)
- Have no W-2 employees (except your spouse, who can participate).
- Earn income from the business

Know the Limits:

Make employer profit sharing contributions up to 25% of compensation. In addition defer up to \$24,500 for 2026. (plus an additional \$8,000 in "catch-up" contributions if age 50 or over). For individuals age 60-63 the super catch-up of up to \$11,250 is available.**

What are the Fees?

Plan Design & Document Preparation Fee
\$500

Annual Administration Fee (Including First Year)
\$950 Business Owner
\$95 Spouse or Partner



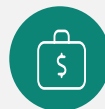
34,100+

plan sponsors served



60+

national sales consultants trained in plan design, covering every state



\$102+

billion in assets under administration



1,500+

skilled team members including the largest in-house ERISA desk

*Ascensus founded in 1980

**For 2026, the aggregate contribution limit for the profit-sharing contribution and the elective deferrals cannot exceed the lesser of 100% of compensation or \$72,000 plus "catch-up" if eligible

What if I have employees?

We've got you covered. Vestwell Elite is a next-generation Pooled Employer Plan (PEP) designed to make high-quality retirement benefits accessible to employers of all sizes, including very small businesses.

Vestwell Elite PEP



Reduced fiduciary responsibility:

Vestwell serves as the PPP and named plan fiduciary, assuming legal responsibility for plan oversight while managing administration, onboarding, and day-to-day operations.

Expert investment management:

Wilshire Advisors LLC serves as the 3(38) fiduciary investment manager, overseeing a carefully curated, non-proprietary investment lineup.

Strong strategic partners:

The program was built in collaboration with FuturePlan and Wilshire Advisors, combining leading technology, fiduciary expertise, and investment management.

Key Differentiators:

One of the biggest differentiators of the Vestwell Elite PEP is the partnership with FuturePlan. By combining Vestwell's technology with FuturePlan's white-glove TPA service and highly flexible plan design capabilities, we're able to offer a much more customized solution than many of the "cookie-cutter" PEPs available today.

Another major advantage is our investment flexibility. We offer three target-date fund families—American Funds, BlackRock, and T. Rowe Price—with T. Rowe Price serving as the default lineup. This gives clients the ability to select the investment lineup that best aligns with their preferences, rather than being limited to a single predetermined option.

What are the Fees?

One time set-up fee (2-79 employees) \$1000
Employer Base Fee \$3000 annually
Per Participant Charge \$92 annually

For more than 80 employees call for pricing.

Why Partner with FuturePlan?

Outcomes with Impact:

A consultative approach with over 500+ in-house experts* that have a history of designing plans with higher participation rates, greater stability, and improved satisfaction rates.

*A deep bench of experts, including 75+ enrolled actuaries and 470 credentialed retirement professionals

Capabilities that Deliver:

Core capabilities integrated across plan design, administration and operations to improve effectiveness and efficiencies.

World-class Service:

Dedicated consultants at every stage of your plan, backed by expert teams that hold to a 24-hour response time—even during peak periods with the metrics to prove it.

Operational Excellence:

Relentless focus on improving transparency, responsiveness and data quality—allowing our teams to deliver a consultative, higher-value client engagement.

Ready to start your 401(k) Plan?

Contact us today to get started with FuturePlan.

Contact Angela Deery to start today!

813-727-5500

angela.deery@futureplan.com

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