



Making the SIMPLE IRA even simpler—with AssetMark

Many Americans still face a significant retirement savings shortfall, and three in ten private-sector workers lack access to a workplace retirement plan¹. This gap is especially common among small businesses, where over 40% do not offer any retirement plan, often due to perceived cost or administrative burden².

To meet the evolving retirement landscape, employers are turning to the Savings Incentive Match Plan for Employees Individual Retirement Account (SIMPLE IRA) as a cost-effective option.

While the SIMPLE IRA has been a popular choice for smaller businesses, it still had several shortcomings. Fortunately, PCS Retirement's new SIMPLE Pro IRA has addressed these concerns and created a solution that behaves more like a 401(k) plan. This innovative solution eases administration burdens for both employers and financial advisors, making it an excellent choice for companies looking to provide a retirement benefit while keeping costs low.

The SIMPLE Pro IRA solution

This approved IRS prototype document now allows our SIMPLE IRA to be treated as more of a plan, which includes:

- 1 Automatic enrollment
- 2 Automatic increases
- 3 Qualified default investment alternative (QDIA)
- 4 Secure 2.0 tax credits

How SIMPLE Pro IRA compares to other solutions for small businesses

	SIMPLE Pro IRA*	PCS SIMPLE IRA	PCS 401(k)*	State-mandated retirement plans
Plan Design	Financial advisor serves the employer and plan, and allows for plan level features.	Financial advisor serves the participant.	Financial advisor serves the employer and plan.	Individual accounts offered by certain states.
Recordkeeping, Administration, & Custodial Fees	15 basis points and \$40 per participant deducted from participant account.	15 basis points and \$40 per participant deducted from participant account.	Recordkeeping fee of \$1,550, \$72 per participant, and a \$1,500 third-party administrator fee for Safe Harbor plans.	Typically less than or equal to 1% of account balance plus investment expenses.
Investments	Carefully selected investment lineup by AssetMark.	Open architecture lineup. Investments are at the participant level.	Investment options selected and managed by AssetMark, as a 3(38) Investment Manager fiduciary.	Limited and selected by the state.
Eligible for SECURE 2.0 Tax Credits	Yes	Yes	Yes, for new plans.	No
Plan Level Features	Auto Enroll & Auto Escalate, QDIA, Set Fund Lineup, Plan level pricing	None	Robust configuration done through adoption agreement.	None; individual accounts
Enrollment	Online enrollment through census upload. Auto enroll if elected.	Paper enrollment form	Online and automatic enrollment, depending on solution and plan document.	Depends on provider
2026 Contribution Limits	Employers ≤ 25 employees: Max deferral: \$18,100 Catch-up (age 50+): \$3,850 Employers > 26 employees: Max deferral: \$17,000 Catch-up (age 50+): \$4,000	Employers ≤ 25 employees: Max deferral: \$18,100 Catch-up (age 50+): \$3,850 Employers > 26 employees: Max deferral: \$17,000 Catch-up (age 50+): \$4,000	Employee – \$24,500 (\$32,500, if aged 50 and over, \$35,750 if aged 60-63)	Employee – \$7,500 (\$8,000, if aged 50 and over)
	Employer – 3% match (can drop to 1% 2 out of every 5 years) OR 2% contribution for all employees	Employer – 3% match (can drop to 1% 2 out of every 5 years) OR 2% contribution for all employees	Employer – \$47,500	Employer – not permitted

Why advisors work with us for SIMPLE IRAs

- Significant reduction in administration burden to your support staff
- Single platform supporting all plan types makes it easy to transition to 401(k) or 403(b), if and when time is right
- Investment options carefully selected by AssetMark, Inc., a registered investment advisor
- Access to advisor level reporting that makes it easy to leverage data for greater oversight and insight
- No hidden or investment transaction fees
- Availability of third-party data feeds, such as Albridge, Black Diamond, Fi 360, RPAG, and many more.

Grow your business today

Partner with us to build flexible, regulatory-compliant solutions for your business and help your clients enable their workers to save for the future. Our SIMPLE Pro IRA solution enhances your portfolio and helps you reach employers who are looking for a low-cost retirement benefit, without the hassle and cost associated with a 401(k).

Why not make things SIMPLER?

Contact our sales team to get started!

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1. Closing the Retirement Savings Gap: Early Results from the State Retirement Savings Programs (Harkin Institute, 2025) – highlights national access statistics, including the share of workers lacking employer plan access. [cri.georgetown.edu]
2. Small Employers' Economics of Offering Retirement Savings Plans (Pew Charitable Trusts, 2024) – reports that over 40% of small businesses do not offer retirement benefits.