

Small Business Retirement Solutions

Helping employers afford retirement benefits and giving employees peace of mind for their financial future

Small Business Retirement Solutions

Navia offers unique retirement plan options designed for small businesses. These plans make retirement benefits accessible and manageable for smaller companies. Our capable and seasoned team (50 years providing retirement plans) will partner with you to create a best-in-class retirement and wealth benefit that significantly reduces your administrative burden, and is tailored to your unique needs.

Common Challenges

Retirement and wealth plans are a valuable employee benefit, yet administrative and compliance requirements make them complex to manage. Common challenges we hear from small businesses include:

- Traditional retirement plans often come with hefty price tags, making them seem unattainable for businesses operating on tight budgets.
- Cumbersome administration
- Complex compliance issues
- Inconsistent and impersonal service models
- Unengaging participant experience
- "Pass the buck" customer service responses

Key benefits

- Affordable
- Setup in less than 15 minutes
- Relieves fiduciary & compliance worries
- Employer tax credits available
- Dedicated client service
- Engaging participant education
- 100% US-based, live customer support

**25-50%
LESS**

Pay 25-50% less than you would pay for traditional plans that require more complexity and customization.

Navia's small business retirement plan options

Safe Harbor Plan

- \$23,000 annual contribution limit
- Employer match
- Payroll integration
- Auto enrollment
- Customizable plan
- Pre-tax or Roth
- Low asset based fees from 25 to 50 basis points



Starter 401(k) Plan

- \$6,000 annual contribution limit
- No employer match
- Payroll integration
- Auto enrollment
- Simple investments
- Pre-tax or Roth
- Low asset based fees from 25 to 50 basis points

Navia Small Business Retirement Solutions

Affordable Plan Options

Eliminate unnecessary and costly features

Navia saves employers money on plan costs because it eliminates unnecessary customization and complexity required for larger company plans.

Worry-free Compliance

Relieve fiduciary and compliance responsibilities

Navia handles it all by providing recordkeeping and plan administration/compliance functions, including 360° payroll integration, 3(16) fiduciary services, audit preparation, notice fulfillment, annual filings, and we can even sign the form 5500

Setup in 15 Minutes

Stop wasting time

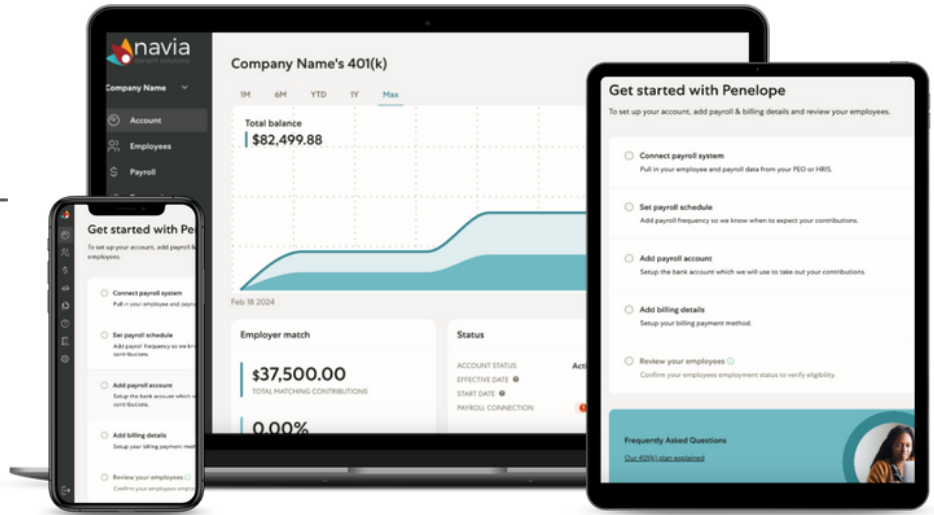
All plans come ready to be setup fast. You can expect implementation to be complete within 15 minutes of receiving your instructions.

Save up to \$16.5K in Tax Credits

Add savings with tax credits

Small businesses are incentivized by the new Secure 2.0 Act which gives tax benefits to companies that offer a retirement plan for the first time. Businesses can receive up to \$16,500 in tax credits over the first three years of starting a new plan.

Navia's small business retirement solutions are powered by industry-leading technology.



Unraveling State Mandated RETIREMENT PLANS

IS YOUR COMPANY READY?

ACTIVE RETIREMENT PLAN MANDATES BY STATE

State	Effective Date
California, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming	Various dates from 2018 to 2025

5 Things to Consider

- EMPLOYEE COUNT:** Many states require a minimum number of employees to offer a retirement plan.
- EMPLOYER PLAN:** Some states require employers to offer a retirement plan if they offer other employee benefits.
- RESOURCES & PRACTICES:** Consider the cost and complexity of setting up and maintaining a retirement plan.
- LEGAL ASPECTS:** Consult with legal counsel to understand the specific requirements of the state's mandate.
- SEEK A PLAN EXPERT:** Work with a retirement plan expert to help you navigate the complexities of state mandates.

Learn which states are mandating retirement benefits and how to comply!

DOWNLOAD NOW!



Connect with us today

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navia health



- Health FSA
- HSA
- COBRA
- MEC
- HRA
- Direct billing
- Scheduled HRA
- Self-funded dental & vision
- Ben admin

navia life



- Daycare FSA
- Lifestyle
- GoNavia
- Adoption
- Education benefits
- Home office
- Retirement plans
- Benefit Statements

navia compliance



- 5500
- NDT
- POP
- DOL IRS
- ACA reporting
- ERISA