Enhanced Retirement Plans gives organizations that offer benefits like 401(k) or 403(b) plans more flexibility to automate and enforce the relationship between employee-tiered matches and employee contribution limits across retirement plans.

**Flexibility to create employer-matched contributions**

Automate your tiered company match that is based on employee deduction percentages, gross wages percentages, or fixed amounts—even across multiple plans.

Enhanced Retirement Plans supports numerous retirement plans including SIMPLE IRAs, Roth IRAs, defined benefit and contribution plans like 401(k) and 403(b) and non-qualified plans like 457(b).

**Enforces combined contribution limits**

Employees can contribute to more than one retirement plan, but will need to comply with IRS and company regulations that specify maximum contributions allowable to retirement plans. Enhanced Retirement Plans will enforce combined contribution limits across all employer-provided retirement plans.

**Automates catch up maximum contributions across retirement plans**

This allows eligible employees to make additional contributions above the regular limit once they meet the age criteria, without you having to set up a special benefit code or changing deduction information.

**Set employer contribution maximums**

Employer contribution maximums can be set across multiple retirement plans by their amount or percentage.