

# SECURE Act

## A Path Forward in Small Business Retirement Coverage

The groundbreaking, bipartisan SECURE Act signed into law in December 2019 is a better path for small employers than costly state-run retirement plans.

**Diverse small-business owners may now join together to offer robust, cost-effective retirement plans.**

Association Retirement Plans are already being adopted by Chambers of Commerce around the country. SECURE expands this idea, making it easier for diverse business to join together, bringing retirement plans to main street.

The new law brings retirement solutions to Main Street.

**700,000** new savers will be created

Up to a **\$5,000 tax credit** for small employer retirement plan start-up costs

Additional **\$500 enrollment credit** when small employers auto-enroll employees

**New retirement plan access** for long-term part-time workers

**Plans made possible by The SECURE Act are better for employers and workers than costly state-run retirement plans.**

cost effective  
compliant  
higher limits  
clear worker protection  
optional employer match

**SECURE Act**

**State-Run**

costly  
legal conflicts  
lower savings limit  
uncertainty over worker protection  
no optional employer match

**The SECURE Act addresses the retirement savings gap, opening up new options for low-cost, high-quality retirement plans for millions of small business workers.**

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