

SELF EMPLOYED - TAX DEDUCTIONS UP TO \$72,000!

Retirement and Tax Savings for Self-Employed Individuals
with Flexible Investment Options

Solo 401(k) Plan Overview

SOLO 401(K) PLAN FEATURES

Can defer 0-100% of
income, up to \$24.5k* for
tax year 2026

*\$8,000 catch-up contributions age 50+

Convenient & easy
salary deductions

Traditional 401(k) pretax
deferrals reduce Fed,
State, & Local income
taxes, but are subject to
SS tax

Roth 401(k) contributions
are after-tax, and
contributions/earnings
can be withdrawn
tax-free* after age 59½

*Subject to certain requirements

BASIC PLAN FEATURES

Available to the
self-employed or
business/partnership
owners with no employees
other than spouses

Employer discretionary
“profit sharing”
contributions are
available each year up to
25% of compensation

Plan loans and hardship
withdrawals may be
available

These plans come with
additional record-keeping
& administrative duties

CONTRIBUTIONS

Both traditional pretax
AND Roth after-tax
contributions are available

Employer Contributions
must be made
before the due date
(including extensions)
of their tax return

Max annual contribution,
from both
employee & employer,
cannot exceed 100%
of their compensation,
up to \$72k (2026),
exclusive of catch-up
amount

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