SELF EMPLOYED - TAX DEDUCTIONS UP TO $75,000!

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 $25.5k* for tax year 2027

*$8,500 catch-up contribution age 50+
*$11,750 'super catch up' contribution ages 60-63

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Roth 401(k) contributions are after-tax, and contributions/earnings can be withdrawn tax-free* after age 59½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 $75k* (2027), exclusive of catch-up amount

*up to $83,500 age 50+
*up to $86,750 ages 60-63

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