

RESOURCES

Comparing Retirement Plans

	SIMPLE IRA	SEP IRA	SOLO 401(K)	401(K)	SAFE HARBOR 401(K)	PROFIT SHARING	CASH BALANCE
BASIC PLAN TYPE	IRA based	IRA based	Defined Contribution	Defined Contribution	Defined Contribution	Defined Contribution	Defined Benefit
WHO GENERALLY ADOPTS?	Sole proprietorships, partnerships, limited liability companies and corporations with 100 or fewer employees	Sole proprietorships, partnerships, and small businesses	Sole proprietorships, partnerships, limited liability companies and corporations with no common-law employees	Corporations, partnerships, limited liability companies	Sole proprietorships, partnerships, limited liability companies and corporations	Sole proprietorships, partnerships, limited liability companies and corporations	Sole proprietorships, partnerships, limited liability companies, and corporations, but best-suited for smaller companies
CAN EMPLOYER SPONSOR OTHER QUALIFIED RETIREMENT PLANS?	No	Yes	Yes	Yes	Yes	Yes	Yes
WHO CAN CONTRIBUTE?	Employee and Employer	Employer	Employee Employer contributions are optional	Employee Employer contributions are optional	Employee and Employer	Employer	Employer
COST INDEX	\$	\$	\$ to \$\$	\$ to \$\$\$	\$ to \$\$	\$ to \$\$\$	\$ to \$\$\$
COMPLEXITY INDEX	Low	Low	Low	High	Medium	Medium	High
EMPLOYEE ELIGIBILITY	All employees earning \$5,000 for any past two years and is expected to do so in current year No age limit permitted May exclude union employees	Age requirement cannot exceed 21 Have earned compensation in three of the past five years Received compensation of at least \$600 May exclude union employees	Age requirements cannot exceed 21 Service requirements can't exceed one year	Age requirement cannot exceed 21 Service requirement can't exceed one year May exclude union employees	Age requirement cannot exceed 21 Service requirement can't exceed one year May exclude union employees	Age requirement cannot exceed 21 Service requirement can't exceed two years (requires immediate vesting if exceeds one year) May exclude union employees	Age requirement cannot exceed 21 Service requirement can't exceed two years (requires immediate vesting if exceeds one year) May exclude union employees
EMPLOYER CONTRIBUTIONS	Required match of 100% up to 3% of employee's compensation (may be reduced to 1% in 2 of any 5 years) OR 2% of compensation to all eligible employees	Discretionary Cannot exceed the lesser of 25% of the employee's compensation or \$66,000 for 2023	Discretionary Maximum tax-deductible employer contribution is 25% of eligible payroll Overall maximum contribution per eligible employee is 100% of compensation not to exceed \$66,000 for 2023	Discretionary Maximum tax-deductible employer contribution is 25% of eligible payroll Overall maximum contribution per eligible employee is 100% of compensation not to exceed \$66,000 for 2023	Required match of 100% on the first 3% of employee deferral plus 50% on the next 2% of employee deferral OR 3% of compensation to all eligible employees	Discretionary Maximum tax-deductible employer contribution is 25% of eligible payroll Overall maximum contribution per eligible employee is 100% of compensation not to exceed \$66,000 for 2023	Amount necessary to fund benefit as determined by an Enrolled Actuary
MAXIMUM EMPLOYEE DEFERRAL CONTRIBUTION	The lesser of \$15,500 for 2023 or 100% of compensation Catch Up Contribution of \$3,500 for 2023 (age 50 and over)	N/A	The lesser of \$22,500 for 2023 or 100% of compensation Catch Up Contribution of \$7,500 for 2023 (age 50 and over)	The lesser of \$22,500 for 2023 or 100% of compensation Catch Up Contribution of \$7,500 for 2023 (age 50 and over)	The lesser of \$22,500 for 2023 or 100% of compensation Catch Up Contribution of \$7,500 for 2023 (age 50 and over)	N/A	N/A

Retirement Planning Comparison USA 96 2710

Retirement Planning Examples

Roman Wölfel



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web foreword by max hollein an updated and expanded edition covering the past five years of the met costume institute s exhibitions and galas through the lens of vogue the metropolitan museum of art costume institute s annual fashion exhibition is the most prestigious of its kind featuring subjects that both reflect the zeitgeist and contribute

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it s never too early to start planning your met gala look vogue - Jun 06 2023

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le thème du met gala 2024 vient d être annoncé vogue france - Jan 01 2023

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the met gala s theme for 2024 revealed what you need to - Apr 23 2022

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sleeping beauties reawakening fashion is the costume - Sep 28 2022

web nov 9 2023 announced today the spring 2024 exhibit will be entitled sleeping beauties reawakening fashion

approximately 250 items drawn from the costume institute s permanent collection some very rarely seen in public before will be displayed in an entirely new way max hollein the met s marina kellen french director and ceo said

inside the costume institute s new exhibition in america vogue - Mar 23 2022

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the costume institute the metropolitan museum of art - Oct 10 2023

web see the latest from the costume institute metcostumeinstitute the costume institute s collection of more than 33 000 costumes and accessories represents five continents and seven centuries of fashionable dress regional costumes and accessories for men women and children

met gala 2024 all that is known so far vogue india - May 05 2023

web 1 day ago hunter abrams as every year the met gala night is held on the first monday in may may 6 2024 the choice is due to a combination of factors including the opening of the annual costume institute exhibition at the metropolitan museum of art in new york the availability of designers and celebrities and american fashion tradition

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web nov 9 2023 cutting edge curation and technology will together reveal precious masterpieces of fashion as they ve never been seen before at next year s costume institute exhibition at the metropolitan museum of art announced today the spring 2024 exhibit will be entitled sleeping beauties reawakening fashion approximately 250 items

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