

Retirement Plans for the Self-Employed: A Comparison

It can be challenging for anyone to save for retirement. But as a self-employed individual, you face an especially unique hurdle. Without a corporate 401(k) plan to automate your savings and match contributions, you're on your own when it comes to preparing for retirement. It's likely this leaves you wondering, "Where do I even begin?"

	 Ideal for those who are...	 It's important to remember...
Traditional & Roth IRAs	Saving less than or up to \$6,000 a year (or \$7,000 if you're 50 or older).	The biggest difference between a traditional and a Roth IRA is the timing of their tax advantages.
Simplified Employee Pension (SEP) IRA	Self-employed with few or no employees.	Employers must contribute an equal percentage of salary for each employee, and you will also be counted as an employee.
Solo 401(k) or One-Participant 401(k)	Self-employed and don't have any employees.	You can contribute up to \$58,000 for 2021, and if you're over 50, you have an additional \$6,500 you can add as a "catch-up" contribution.
Simple IRA	Business owners who have 100 or fewer employees.	For 2021, you can make tax-deferred contributions up to \$13,500, with a catch-up contribution of \$3,000 if you are over the age of 50.
Self-Directed IRA	Interested in a larger array of investment types.	A SDIRA allows account holders to serve as the primary manager of their accounts.
Defined Benefit Plan	Self-employed individuals who are looking to put away more each year than your typical allowed contributions.	The contribution made will be based on how much you will be receiving once you retire, your age and the expected return on your investments.

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Comparison For Startups 48 1850 Retirement Planning Examples For Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the ability of words has be much more evident than ever. They have the capability to inspire, provoke, and ignite change. Such is the essence of the book **Comparison For Startups 48 1850 Retirement Planning Examples For**, a literary masterpiece that delves deep into the significance of words and their impact on our lives. Written by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall effect on readers.

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