

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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SB Merriam



Comparison For Startups 48 1850 Retirement Planning Examples For:

The book delves into Comparison For Startups 48 1850 Retirement Planning Examples For. Comparison For Startups 48 1850 Retirement Planning Examples For is a vital topic that needs to be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Comparison For Startups 48 1850 Retirement Planning Examples For, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
 - Chapter 1: Introduction to Comparison For Startups 48 1850 Retirement Planning Examples For
 - Chapter 2: Essential Elements of Comparison For Startups 48 1850 Retirement Planning Examples For
 - Chapter 3: Comparison For Startups 48 1850 Retirement Planning Examples For in Everyday Life
 - Chapter 4: Comparison For Startups 48 1850 Retirement Planning Examples For in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, this book will provide an overview of Comparison For Startups 48 1850 Retirement Planning Examples For. The first chapter will explore what Comparison For Startups 48 1850 Retirement Planning Examples For is, why Comparison For Startups 48 1850 Retirement Planning Examples For is vital, and how to effectively learn about Comparison For Startups 48 1850 Retirement Planning Examples For.
 3. In chapter 2, the author will delve into the foundational concepts of Comparison For Startups 48 1850 Retirement Planning Examples For. This chapter will elucidate the essential principles that need to be understood to grasp Comparison For Startups 48 1850 Retirement Planning Examples For in its entirety.
 4. In chapter 3, the author will examine the practical applications of Comparison For Startups 48 1850 Retirement Planning Examples For in daily life. The third chapter will showcase real-world examples of how Comparison For Startups 48 1850 Retirement Planning Examples For can be effectively utilized in everyday scenarios.
 5. In chapter 4, this book will scrutinize the relevance of Comparison For Startups 48 1850 Retirement Planning Examples For in specific contexts. This chapter will explore how Comparison For Startups 48 1850 Retirement Planning Examples For is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, this book will draw a conclusion about Comparison For Startups 48 1850 Retirement Planning Examples For. This chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Comparison For Startups 48 1850 Retirement Planning Examples For.

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