

## Solo 401(k)

Many small-business owners rely on their business as their sole retirement plan. Solo 401(k) plans give small business owners the chance to save for retirement in a way previously available only to corporate America.

Giving your clients multiple retirement options not only helps them feel more confident about their retirement, it provides you with another solution to offer your small business clients.

Solo 401(k)s are individual retirement plans designed specifically for small business owners with no employees and offers the following advantages:

- Annual contribution amount can exceed 25% of compensation, made as both the employee and employer contribution
- Compare the maximum contribution limits for Solo 401(k), SIMPLE IRA and SEP IRA with our calculator below
- Contributions can be made as traditional, pretax, deferrals or as Roth, after-tax, deferrals
- All employer contributions are tax deductible
- Allows for loans and hardship withdrawals
- Accepts rollovers from other retirement savings plans, such as an IRA, SEP, or a previous employer's 401(k) plan
- Straightforward administrative requirements make these plans easy to establish and maintain

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Please use the available **SALES RESOURCES** to help you reach potential small business clients and educate them about the benefits of Solo 401(k) retirement plans.

## **Solving the Retirement Predicament of America's Solo Enterprises, Freelancers and Gig Workers**

With more and more Americans opting to freelance and gig workers seeking additional flexibility, advisors can seize on this exciting opportunity by creating tailored retirement offerings for this evolving workforce. With this rise comes a need to analyze how these shifts will impact the small business owners' retirement plans. With this rise comes a need to analyze how these shifts will impact the small business owners' retirement plans.

[Learn More](#)

### **Related Products**

- [SecurePoint Retirement Program](#)

### **Sales Resources**

- [Solo 401\(k\) Fact Sheet \(PDF\)](#)
- [Solo 401\(k\) Brochure \(PDF\)](#)
- [Solo 401\(k\) Direct Mail Postcard v1 \(PDF\)](#)
- [Solo 401\(k\) Direct Mail Postcard v2 \(PDF\)](#)

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SB-10006-27