Solo 401(k)

401(k) for Self-employed Individuals

Open More Doors and Grow Your Small Business Retirement Practice

Give small business owners the chance to save for retirement in a way previously available only to corporate America.

The Security Benefit Solo 401(k) plan gives financial professionals a simple way to offer a flexible retirement option for the self-employed business owner, including:

- Easy set up and maintenance
- Bundled administration and recordkeeping
- No proprietary funds
- Owner and spouse in same plan
- Mobile app for clients

There are more than **33 million** small businesses in the U.S.[1]

representing **99.9%** of all businesses.[1]

[1] U.S. Small Business Administration, Office of Advocacy, 2023 Small Business Profile, Nov. 2023. The SBA Office of Advocacy defines small businesses as firms with fewer than 500 employees.

Our Solo 401(k) can provide the following opportunities to small business owners:

- Maximum business deductions
- Generous contribution limits
- Contributions can be made as Roth after-tax deferrals
- Accepts rollovers from other retirement savings plans, such as an IRA, SEP, or a previous employer's 401(k) plan
- Small business owners can contribute both as the employee and the employer

Do you know a small business owner in your community who is thinking about starting a retirement plan?

A Solo 401(k) plan can open more doors by providing a solution to help your self-employed clients feel more confident about their own retirement, and it can provide you with another way to grow your practice.

Want to learn more?

Complete the form below to download marketing materials that can help you reach potential small business clients and educate them on the benefits of a Solo 401(k) retirement plan.

Solo 401(k) FAQs

- Solo 401(k) Overview
- Establishing a Solo 401(k)
- Contributing to a Solo 401(k)
- Rollovers and Distributions

Related Resources

- SecurePoint Retirement Program
- Small Business Plans
- Maximum Contribution Calculator

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