Solo 401(k) Plans

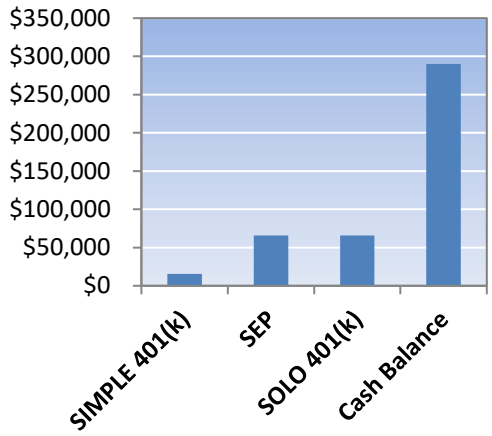
Exclusively for Owner-Only Businesses

With a Solo 401(k) Plan, sole proprietors and other owner-only businesses can take advantage of the features of a 401(k) plan.

WHY CHOOSE A SOLO 401(K)?

A Solo 401(k) offers a great opportunity to save for retirement while maintaining flexibility from year to year. See how it stacks up:

Max Annual Contributions



If you're interested in saving more than is possible with a Solo 401(k), ask your advisor for information on a cash balance plan.

BENEFITS OF SOLO 401(K) PLANS

Solo 401(k) plans offer important benefits:

- **Flexible Contributions** – Choose the contribution amount each year.
- **Loans** – Take loans of up to 50% of vested balances (limited to $50,000).
- **Consolidation** – Consolidate balances from other plans, including rollovers from IRAs, other qualified plans, and SEPs.

WHO CAN ESTABLISH A SOLO 401(K)?

Owners of companies without employees may set up a Solo 401(k). Spouses may also participate.

WHAT IS THE MAXIMUM CONTRIBUTION?

Business owners can contribute up to $72,000 annually, or $80,000 if age 50 or older, not to exceed 100% of the owner's compensation. There are three types of contributions that may be funded to a Solo 401(k) Plan:

- **Salary Deferrals** – Pre-tax or Roth salary deferral of up to $24,500.
- **Catch-up Contributions** – Those age 50 or older can contribute an additional $8,000. For employees who turn 60,61,62, or 63 in 2025 the catch-up limit is $11,250.
- **Employer Contributions** – Up to 25% of Earned Income.

SETUP AND ONGOING COSTS

Initial Setup Fee	$75
Annual Fee (Per Participant)	$350
Form 5500-EZ (if needed)	$150

Ask your Landmark Financial professional for more information, including a complete fee schedule.

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