# Comparative Table of Retirement Plans for Small Businesses

PLAN	KEY CHARACTERISTICS	BENEFITS	DRAWBACKS
Traditional 401(k)	Pre-tax Contributions	Higher Contribution Limit	Early Withdrawal Penalties
	Employer Matching Contributions Available	Tax-Deferred Earnings	Required Minimum Distributions
Safe Harbor 401(k)	Employer Required to Make Annual Contributions Highly Compensated Employees Can Make Higher Contributions	Avoids Discrimination Testing Easier for Employers to Set Up	Higher Cost to Employers Due to Required Contributions
Solo 401(k)	Individuals Can Contribute as Both an Employer and an Employee	Higher Contribution Limit Flexible Contribution Options	Restricted to Self-Employed Individuals or Business Owners (and Their Spouses) More Complex Administration
SIMPLE IRA	Pre-tax Contributions  Employer Matching Contributions Required	Low-Cost Easy to Administer	Lower Contribution Limits  Early Withdrawal Penalties
SEP IRA	Employer Contributions Only	Higher Contribution Limits  Tax-Deductible Employer  Contributions	May Involve a Higher Cost to Employers
Traditional IRA	Tax-Deductible, Pre-tax Contributions Employer Contributions	Easier to Set Up Tax-Deferred Earnings	Lower Contribution Limits Early Withdrawal Penalties
Roth IRA	After-Tax Contributions Employer Contributions Not Allowed	Tax-Free Withdrawals in Retirement  No Required Minimum Distributions	No Tax Deduction for Contributions Lower Contribution Limits



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**Tad Crawford** 

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