

Why a Solo 401k Plan is your best decision this year.

..Because you don't know how much time you have left in your working life.

..Because you don't know how much time you have left to live.

..Because you don't know if you can quit working

..Because you don't know when you'll have enough money for a comfortable retirement.



Want to retire with \$1,380,126.54? Call The Solo-k Retirement Group Today!



A Full Service Pension Company

The Solo-k Retirement Group

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Do You Want a Tax Free or a Tax Deferred Retirement?



THE SOLO 401K PLAN



What is a Solo 401k Plan?

Solo 401K plans are retirement plans that provide for discretionary employee and employer contributions. These Plans were created in 2001 by the Economic Growth and Tax Relief Reconciliation Act (EGTRRA).

The act allowed for changes to the laws governing traditional 401K plans. The changes allowed small businesses to enjoy the advantages of 401K plans without the costs that accompany regular 401K plans.

Some estimate that 19 million people may be able to take advantage of these plans.

Who can have a Solo 401k Plan?

You can if you are a self employed with no common law employees.

Eligible self employed include sole proprietors, partnerships, S-Corps, C-Corps, LLC's and small family businesses.

You can also have a Solo 401k plan if you have a part-time job in addition to your fulltime position.

You can not have any fulltime regular employees other than your

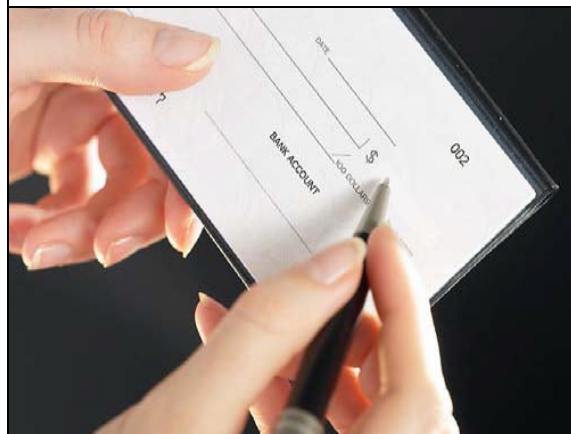
spouse and in certain cases, your children.

If your plan is set up properly you can have part-time or occasional employees as long as they do not work more than 1000 hours in a twelve month period.

Why have a Solo 401k Plan?

A Solo 401k plan provides many features including:

1. You can tax defer up to \$16,500 a year as employee contribution
2. You can deduct 25% of your compensation up to \$49,000 as an employer contribution.
3. You can have a tax free retirement from making Roth 401k contributions.
4. Your Solo 401k account is protected from creditors in bankruptcy.
5. Your Solo 401k plan can consolidate your traditional IRA, 403(b), or corporate 401k rollovers. However, It can not hold a Roth IRA.
6. You can borrow 50% of your total Solo 401k account balance up to \$50,000.



Where can Investment be made?

Solo 401k plans have a huge variety of investment options. Investments can include:

- A. Stocks, Bonds, Mutual Funds
- B. Real Estate
- C. Private Placements
- D. Other Corporations like LLC's
- E. Oil & Gas Royalty Interests
- F. Stock Options
- G. Mortgages & investment loans
- H. Gold & Silver coins
- I. Life Insurance & Annuities

When does a plan need to be setup?

A Solo 401k Plan should be started early in the year to use your earnings as a basis for your contributions. However, You can start a plan as late as December 31 and still benefit on your taxes.



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