



Secure Your Retirement Future

SEP IRA:

A SEP (Simplified Employee Pension) IRA plan is an employer-contribution-only plan that allows businesses to set aside money in retirement accounts for owners and employees. A SEP has higher contribution limits than a SIMPLE IRA, but employers must contribute equally to all employees and employees cannot contribute to the plan.

	Age	Salary	SEP IRA Contribution	Company Contribution Percent	Total
Owner	55	305,000	61,000	20%	61,000
Employee	48	50,000	9,000	20%	9,000
Employee	48	50,000	9,000	20%	9,000
Employee	34	50,000	8,000	20%	8,000
Employee	34	50,000	8,000	20%	8,000
Employee	24	50,000	6,000	20%	6,000
Employee	24	50,000	6,000	20%	6,000
<i>Employee Subtotals</i>		<i>300,000</i>	<i>46,000</i>		<i>46,000</i>
Totals		<u>605,000</u>	<u>107,000</u>		<u>107,000</u>

Percent of company contribution going to owner = **57.01%**