



Solo K Retirement Plan

REQUIREMENTS

To open and contribute to a solo 401(k), you must meet two criteria:

1. You have self-employment income
2. Your business has no employees other than you and your spouse

CONTRIBUTION LIMITS IN A ONE-PARTICIPANT 401(K) PLAN

The business owner wears two hats in a 401(k) plan; **EMPLOYEE** and **EMPLOYER**. Contributions can be made to the plan in both capacities. The owner can contribute both.

Contribution Limits for 2025

- **25%** of compensation as defined by the plan can be company contribution
- **\$23,500 maximum salary deferral**
 - (if 50 to 59 (or 64+) years and above, additional \$7,500)
 - (if 60 to 63 years, additional \$11,250)
- **\$70,000** (additional \$7,500, if eligible)

Roth or Pre-Tax

- Salary deferral can be **Roth** or **Pre-Tax**
- Company contribution will be **Pre-Tax**
- Add in-plan Roth conversions to convert **Pre-Tax** dollars to **Roth** dollars

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