



WHAT IS A SOLO 401K?

A “Solo 401k” is a special type of retirement plan for self-employed individuals who do not employ any full time W-2 employees of their own. A self-directed Solo 401k is one that allows for greater investment flexibility, including real estate. A “Discount Solo 401k” is a self-directed Solo 401k that has all the benefits of much more expensive plans, but offered at a fair price.

Whether you have existing retirement funds you would like more control over or want to make new contributions to a low cost, incredibly flexible retirement account, contact us to find out more about how a Discount Solo 401k may benefit you.

SOLO 401K FEATURES

CHECKBOOK CONTROL

Self-directed, checkbook Solo 401k plan with no need for an LLC or custodian

ALTERNATIVE ASSETS

Invest in real estate, private companies, tax liens, or traditional assets such as stocks and mutual funds

ROTH CONTRIBUTIONS

You may choose to make Roth, non- Roth or a combination of both contribution types

PARTICIPANT LOANS

Borrow money from your retirement account for a variety of purposes

LOW COST AND ADMIN

Gain more control and flexibility over your assets for less money than traditional accounts



Solo 401k
Compliant plans, fair prices



What can a Solo 401k invest in?

Contrary to the vast majority of 401k plans and even most Solo 401ks, a Discount Solo 401k can invest into anything allowed by law. Our plan documents don't place any additional restrictions on your activities. This leaves you free to invest in real estate, private businesses, mortgage notes, precious metals, tax deeds/liens and more. The acquisition of traditional assets such as stocks, bonds, and mutual funds is also permitted. The main restriction is on "self dealing" which means you cannot direct your Solo 401k to transact with (or benefit) you or most of your family members. Such a transaction is called a prohibited transaction.

I have a full time job. Can I still have a Solo 401k?

Quite possibly. Eligibility for a Solo 401k requires that you have some type of self-employment activity AND no full time non-owner employees in any businesses that you own. There is no restriction on being employed elsewhere. Your self-employment activity can be on a part time basis.

How much can I contribute to a Solo 401k?

You can contribute up to \$53,000 per year per participant to a Solo 401k. Married couples can stash away over \$100k of tax deferred money annually!

Can I transfer existing retirement funds into a Solo 401k?

Yes. You can transfer funds from most retirement accounts into the Solo 401k without creating taxable distributions. There is no limit on transfer or rollover amounts.

What if I don't have a business yet?

Creating self-employment activity can be very easy. Contact us for a free consultation on your options so we can identify what will work best for you.

FEE SCHEDULE

Solo 401k plan documents	\$575
Electronic document delivery	\$0
Physical document delivery	\$50
Solo 401k annual maintenance	\$100/year
Rush fee	\$75

