



# Targeted approaches for your retirement income.

Quiver Financial



## CONTRIBUTIONS

### Employee Income Limits

### Annual Contribution Maximum

### Incremental Owner Contributions Available

### Tax-Deferred Contributions

### Employer Contributions

### Loans Allowed

### Cost

### Administration

### Employee Exclusions

### Investment Options

State-Run Retirement Plan (CA, OR, NJ, CT, IL)	401(k) with Quiver Financial	SIMPLE IRA with Quiver Financial	SEP IRA with Quiver Financial
Employees with income >\$135K <b>CAN'T</b> contribute	None	None	None
\$6K	\$57K <sup>1</sup>	\$23.5K <sup>2</sup>	\$57K
No <sup>3</sup>	Yes <sup>3</sup>	No	Yes <sup>3</sup>
Post-tax only	Pre-tax & Post-tax options	Pre-tax only	Pre-tax only
Not allowed	Optional	Required (100% match up to 3% or 2% non-elective)	Required (Same % as owner)
No	Yes	No	No
Low Cost	Low Cost	Low Cost	Low Cost
Easy to start. Most difficult to maintain.	Easiest to start and maintain	Easy to start and maintain	Easy to start and maintain
No	Yes <sup>4</sup>	No	No
Limited	Wide-range	Wide-range	Wide-range



## PLAN MANAGEMENT

<sup>1</sup>\$63,500 if over age 50. <sup>2</sup>\$16,500 if over age 50. <sup>3</sup>Up to \$356,500 annually via a cash balance plan.

<sup>4</sup>For example, a 401(K) enables employers to exclude part-time and seasonal employees.

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