Sep Ira or Solo(k)?
Which is Better
for Your Business?

As a business owner, choosing the right retirement plan can help you save more for your future and reduce your taxes today.

Not sure whether a SEP Ira or a Solo(k) is the right fit?
Let's break it down.

Sep IRA
Simple. Flexible. Powerful.

vs.

Solo(k)
Maximum Savings. More Control.

Sep IRA

High Contribution Limits
Contribute up to 25% of compensation or $72,000 (2026 limit), whichever is less.

Easy to set up & maintain
Minimal paperwork and administrative requirements.

Include Employees
You can contribute for eligible employees too, making it a great retention tool.

Immediate tax deduction
Contributions are tax-deductible and grow tax-deferred.

Solo(k)

Higher contribution potential
Contribute as both employee and employer. Up to $72,000 (2026 limit) as employee + 25% of compensation as employer (total up to $80,000 if age 50 or older).

Designed for solo owners
Perfect for self-employed individuals or business owners with no employees (other than a spouse).

More control & investment options
Greater flexibility in plan design and a wider range of investment choices.

Catch-up contributions
If you're age 50 or older, you can save even more.

The right plan depends on your goals, income, and business structure.
Let's find the retirement strategy that helps you build wealth, lower taxes, and secure your future.

Schedule a complimentary consultation today!

Modern Woodmen
Fraternal Financial
Touching lives. Securing futures.

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