

7 Types of Retirement Accounts

RETIREMENT ACCOUNT	MAX EMPLOYEE CONTRIBUTION	2022 INCOME LIMIT*	WHEN ARE YOU TAXED?
Roth IRA	\$6,000 per year \$7,000 if age 50+	Single: \$144K Married: \$214K (filing jointly)	NOW
Traditional IRA	\$6,000 per year \$7,000 if age 50+	N/A	LATER
Simplified Employee Pension (SEP) IRA	\$61,000 per year** or 25% of employee's pay (use lesser amount)	N/A	LATER
SIMPLE IRA	\$14,000 per year \$17,000 if age 50+	at least \$5,000	LATER
403(b)	\$20,500 per year catch up if age 50+ or 15 years of service	N/A	LATER
401(k)	\$20,500 per year*** \$27,000 if age 50+	N/A	LATER
Roth 401(k)	\$20,500 per year \$27,000 if age 50+	N/A	NOW

*Income limits are subject to phase outs before the maximum limit.

**Only employers can contribute to this plan.

***\$61,000 limitation on annual additions.

For informational purposes only. Data subject to change with tax law and does not include all provisions.

Retirement Accounts Manual Guide

J Spring



Retirement Accounts Manual Guide:

Retirement Accounts Manual Guide Book Review: Unveiling the Power of Words

In some sort of driven by information and connectivity, the ability of words has been evident than ever. They have the ability to inspire, provoke, and ignite change. Such is the essence of the book **Retirement Accounts Manual Guide**, a literary masterpiece that delves deep in to the significance of words and their affect our lives. Compiled by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book's key themes, examine its writing style, and analyze its overall effect on readers.

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