

Sunrise Finance & Consulting

Small Business Guide Library

Retirement Plans That Save You Taxes as a Business Owner

SEP IRA

Contribute up to 25% of compensation, max \$69,000 (2025).

Solo 401(k)

Employee deferral up to \$23,000 (+\$7,500 catch up); employer share up to 25%. Max \$69,000 total.

SIMPLE IRA

Deferral \$16,000; employer match 3%.

Choosing the Right Plan

Solo 401(k) offers highest limits & Roth option but more admin. SEP is simplest for solopreneurs.

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