

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.

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Answers A Users Guide To Retirement

M Lipman



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