

# 7 Types of Retirement Accounts

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

\*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.

# Answers A Users Guide To Retirement

**J. Robert Strain**



## **Answers A Users Guide To Retirement:**

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