

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

Terry C. Jones



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In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is truly astonishing. Within the pages of "**Answers A Users Guide To Retirement**," an enthralling opus penned by a very acclaimed wordsmith, readers set about an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve in to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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