

Cetera Solo(k) Plan

Retirement and Tax Savings for Self-Employed Individuals with The Flexibility of Investment Options

Solo 401(k) Plan Overview			
Solo 401(k) Plan Features	<ul style="list-style-type: none"> Participants can elect to defer from 0% up to 100% of their income, up to the listed maximums: 		
	<table border="1"> <tr> <td>2024 Tax Year: \$23,000</td> <td>2025 Tax Year: \$23,500</td> </tr> </table>	2024 Tax Year: \$23,000	2025 Tax Year: \$23,500
	2024 Tax Year: \$23,000	2025 Tax Year: \$23,500	
	<ul style="list-style-type: none"> Catch-up contributions for age 50 and older. 		
<table border="1"> <tr> <td>2024 Tax Year: \$7,500</td> <td>2025 Tax Year: \$7,500</td> </tr> </table>	2024 Tax Year: \$7,500	2025 Tax Year: \$7,500	
2024 Tax Year: \$7,500	2025 Tax Year: \$7,500		
	<ul style="list-style-type: none"> Salary deductions make participant deferrals/contributions convenient and easy Participant traditional 401(k) pretax deferrals reduce their Federal, State* and Local* income taxes but are subject to Social Security (FICA) tax Participant Roth 401(k) contributions are subject to State, Federal and Social Security (FICA) tax 		
Basic Plan Features	<ul style="list-style-type: none"> Sponsorship is limited to businesses that employ no common law employees. Only owners and their spouses may participate Employer discretionary “profit sharing” contributions are available each year up to 25% of compensation Plan loans are available 		
Contributions	<ul style="list-style-type: none"> Participant traditional pretax deferrals/contributions are available Participant Roth after-tax contributions are available Employer Contributions must be made before the due date (including extensions) of the Employer’s tax return The maximum annual addition to a participant’s account is 100% of their compensation, subject to a \$70,000 2025 annual limit (\$69,000 for 2024), plus the catch-up amount 		

Solo(k) Fee Schedule	
Plan Installation	\$500 one time or \$125/yr.
Annual Fees	
Annual compliance (plan compliance review, contribution calculation, one participant, trust accounting, and Form 5500 for plans with assets >\$250,000)	\$575
Each additional participant	\$100
Roth 401(k), additional per participant per Roth 401(k) account	\$100



STEP 1: Adopt the Plan

Complete the Solo(k) Buy Process and receive plan documents instantaneously once the DocuSign process has been completed.

Download the documents and keep them in your files.

The Solo(k) plan must open a brokerage account to establish the Solo(k) plan by the end of your company's tax year, usually December 31.



STEP 2: Establish Accounts and Complete Salary Deferral Form(s)

Establish separate account for each plan participant.

Open a separate account for Roth 401(k) deferrals for each participant making Roth contributions.

Complete salary deferral forms to indicate your deferral election amount for the year.

The deferral form will need to be completed whenever you make changes to your elections. Retain it in your files.



STEP 3: Fund the Plan

Salary deferrals: Spouses and owners of incorporated businesses (including an LLC taxed as a corporation) should withhold their salary deferrals no later than the last payroll of the year (generally December 31) and transmit them to participant accounts no later than seven business days after the payroll or bonus payment.

Sole proprietors and partners may deposit their salary deferrals by the due date of their tax return, including extensions.

All salary deferral election forms must be completed before the deferral is made, in no event later than December 31.

Company profit-sharing contributions: Funding is discretionary. In the year when contributions are made, their due date is the business' tax-filing deadline, including extensions.

[Start Your Solo 401\(k\) Buy Process](#)

For questions, please contact your
Cetera Plan Sales Consultant or CeteraTPA@cetera.com.

Affiliate Entities

Cetera Retirement Plan Specialists may provide third party administrative services (TPA) to clients of financial professionals, who are affiliated with its family of broker-dealers and registered investment advisers. Cetera Retirement Plan Specialists is part of Cetera Financial Group, Cetera Retirement Plan Specialists and its related entities operate independently and there is no requirement for retirement plan clients of Cetera Financial Group firms to engage with Cetera Retirement Plan Specialists.

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