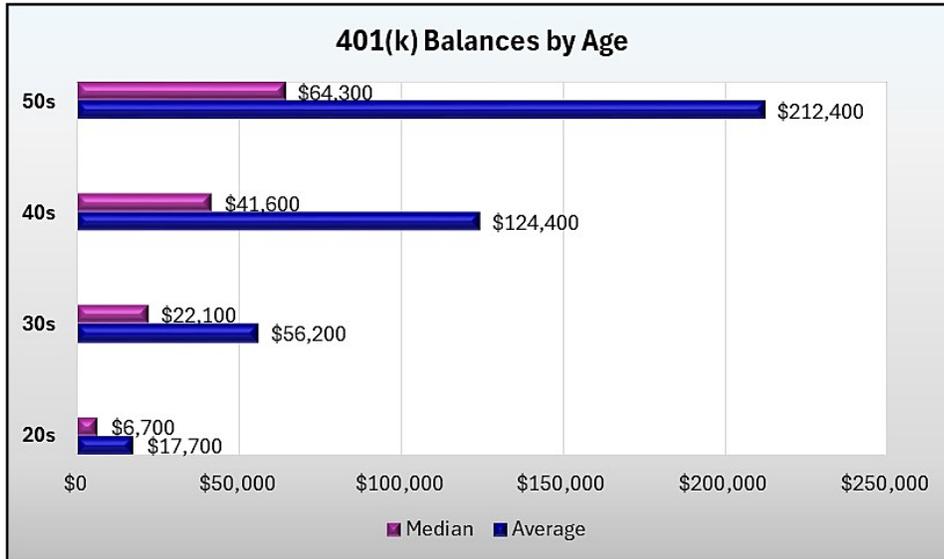


HOW MUCH HAVE YOU SAVED FOR RETIREMENT?



20% OF ADULTS
AGE 50 AND OVER
SAY THEY HAVE NO
RETIREMENT
SAVINGS AT ALL*

401(k) balances in the U.S. by age
As of First Quarter 2024
Source: Fidelity

WHAT ABOUT YOU? HOW MUCH CAN YOU SAVE?

SEP

CONTRIBUTION: \$72,000
TAX SAVINGS: \$24,480

CASH BALANCE

CONTRIBUTION: \$223,874
TAX SAVINGS: \$ 76,117

WHY WAIT?



\$350,000 Schedule C Earnings
34% Tax Rate
Age 45