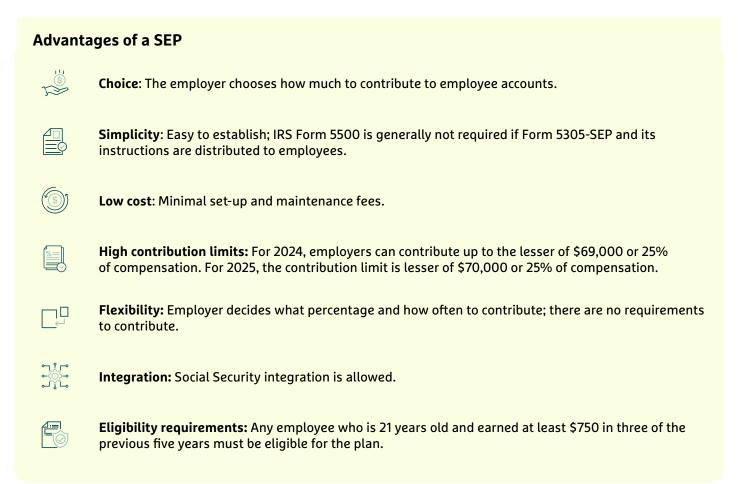




SEP IRAs are retirement plans that allow an employer to make discretionary, tax-deductible contributions to their employees' accounts. These plans can also be utilized by self-employed individuals. Each eligible employee establishes an individual SEP IRA account at a financial institution and the employer makes contributions on their behalf. The employee owns and controls the account, while the employer determines the frequency and the amount of contributions.



Other SEP considerations

- Employer must contribute an equal percentage to each participant's account.
- The employee owns and controls the account.
- Top-heavy testing must be performed.
- All contributions are immediately 100% vested.
- · Loans are not permitted.
- Self-employed individuals, C or S corporations, sole proprietorships and partnerships are eligible.

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