WOODEN INVESTMENTS

REAL ESTATE AGENT RETIREMENT PROGRAM

2012 Calendar Year

Traditional IRA	
Number of Employees:	1
Features:	a.) Earnings accumulate tax-deferred b.) Taxes paid when withdrawals occur c.) Easy to set-up and administer d.) Less expensive retirement plan
Eligibility:	Individuals with compensation
Contributions:	Maximum: $5,000 Age 50+: Additional $1,000
Deadline for Set-Up:	Tax filing deadline (April 15th)
Administrative Fees:	Annual Fee

SIMPLE IRA	
Number of Employees:	100 or fewer employees
Features:	a.) Typically less expensive retirement plan b.) Voluntary employee contributions C.) Employer match on employee contributions D.) 100% immediate vesting
Eligibility:	Business owner can set requirements
Contributions:	Maximum: $11,500 Age 50+: $2,500
Deadline for Set-Up:	October 1st
Administrative Fees:	Annual fee

SEP IRA	
Number of Employees:	1+ Employees
Features:	a.) Easy to Administer b.) Employer makes annual contributions c.) Few administrative requirements d.) 100% immediate vesting
Eligibility:	Business owner can set requirements
Contributions:	Maximum: $50,000
Deadline for Set-Up:	Employer's tax filing deadline
Administrative Fees:	Annual fee

Solo 401(k)	
Number of Employees:	1
Features:	a.) Inexpensive b.) Voluntary employer match c.) Loan and hardship withdrawals available
Eligibility:	Business owner can set requirements
Contributions:	Maximum: $17,000 Age 50+: Additional $5,500
Deadline for Set-Up:	12/31/2012
Administrative Fees:	Annual fee

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