

Solo 401(k) plans provide larger contributions to proprietors or sole S-Corp shareholders at income levels up to \$302,910 of schedule C income or \$232,000 of W-2 wages.

Schedule C Profit	\$75,000	\$100,000	\$150,000	\$204,086	\$240,320	\$302,910
Less SE Tax Deduction	(\$5,299)	(\$7,065)	(\$10,597)	(\$11,586)	(\$12,067)	(\$12,910)
Net Earnings for Contribution	\$69,701	\$92,935	\$139,403	\$192,500	\$227,933	\$290,000

Or W-2 Wages if Incorporated	\$55,760	\$74,348	\$111,524	\$154,000	\$182,348	\$232,000
SEP Contribution	\$13,940	\$18,587	\$27,881	\$38,500	\$45,587	\$58,000

Solo 401(k)						
401(k) Deferral	\$19,500	\$19,500	\$19,500	\$19,500	\$19,500	\$19,500
Profit Sharing Contribution	\$13,940	\$18,587	\$27,881	\$38,500	\$38,500	\$38,500
TOTAL if Less than Age 50	\$33,440	\$38,087	\$47,381	\$58,000	\$58,000	\$58,000
Plus Catch-up if Age 50+	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500
TOTAL if Age 50+	\$39,940	\$44,587	\$53,881	\$64,500	\$64,500	\$64,500

Solo 401(k) Advantage < 50	\$19,500	\$19,500	\$19,500	\$19,500	\$12,413	\$0
Solo 401(k) Advantage 50+	\$26,000	\$26,000	\$26,000	\$26,000	\$18,913	\$6,500