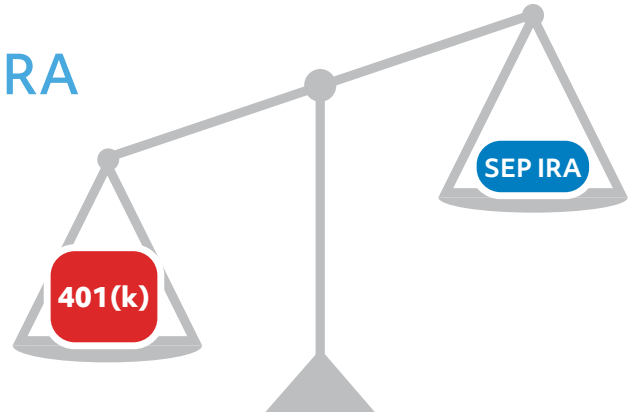


The case for a 401(k) plan

Beats a SEP IRA plan over 95% of the time!

401(k) Advantages over the SEP IRA

- Larger contributions (95% of the time)¹
- Loans
- Hardship withdrawals
- Salary deferrals
- Larger catch-up provisions²
- ROTH contributions



It gets better! These plans are available to all business types: Sole Proprietors, Partnerships, LLC, S Corp., Corporations, etc.

\$50,000, W-2 Income, Age 50		
S Corp.	SEP IRA	401(k)
Employee Contribution	\$0	\$20,500
Employer Contribution	\$12,500	\$12,500
Catch-up Contribution	\$0	\$6,500
Total	\$12,500	\$39,500

216%
More than SEP

\$162,000, W-2 Income, Age 50		
S Corp.	SEP IRA	401(k)
Employee Contribution	\$0	\$20,500
Employer Contribution	\$40,500	\$40,500
Catch-up Contribution	\$0	\$6,500
Total	\$40,500	\$67,500

67%
More than SEP

FOR MORE INFORMATION CONTACT

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1) A 401(k) will always allow for a larger contribution than a SEP IRA if the client is 50 or older due to the larger catch-up provision. A 401(k) will always beat a SEP IRA if the client makes less than \$228,000 in W-2 income. 95% of Americans make less than \$220,000; United States Census Bureau, Income and Poverty in the United States: 2014. 2) The catch-up provision for a 401(k) plan is \$6,500 vs. \$1,000 for an IRA. Neither American National Insurance Company nor its agents give tax advice. Clients should contact their attorney or tax advisor on their specific situation. American National Insurance Company, Galveston, Texas.



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