



TRUST & WEALTH
MANAGEMENT

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Are You Taking Advantage of ALL Possible Tax Deductions?

A SEP IRA is an incredible tool to **reduce your taxable earnings** and put money towards your retirement at the same time.

Here's how it works.

TAXES

Your business deducts contributions today (up to the limit) and you pay income taxes when you withdraw that money and its earnings during retirement.

CONTRIBUTION LIMITS

Up to 25% of your earnings
OR \$66,000, whichever is lower.

WITHDRAWAL RULES

No withdrawals before 59 ^{1/2} without without paying a penalty (exceptions apply).
You must begin withdrawing money at age 73.

INVESTMENT CHOICE

You direct the investment in your IRA.

VESTING

All contributions are immediately and fully vested.

USING PERSONAL IRA'S

Having a SEP IRA does not affect the amount you can put into a Traditional or Roth IRA.

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