WHAT A PLANFORGE SELF-DIRECTED PLAN LOOKS LIKE

# Your business can fund your future and lower this year's tax bill.

A Solo 401(k) lets you contribute twice. You save from your pay as the employee, and your business adds profit sharing as the employer. Together, your contributions and business profit sharing can create a powerful opportunity to build wealth.

POTENTIAL 2026 CONTRIBUTION

**$144,000** for an owner and spouse each paid $190,000 in W-2 wages

| | EMPLOYEE | EMPLOYER | TOTAL |
|---|---|---|---|
| **You**<br>$190,000 W-2 pay | $24,500 | $47,500 | $72,000 |
| **Your spouse**<br>$190,000 W-2 pay | $24,500 | $47,500 | $72,000 |

POTENTIAL INCOME TAX SAVINGS

**$46,080**

Lower current income tax this year

YOUR NET COST

**$97,920**

After estimated tax savings

## More of your money working for you.

At this pay, every dollar you put in lowers your current income tax by about 32 cents on average. You invest $144,000 for your future at an estimated out-of-pocket cost of $97,920.

Prefer tax-free income later? Roth contributions give up today's deduction in exchange for qualified tax-free withdrawals in retirement. We can illustrate the mix that fits your goals.

Shown for an S corporation owner age 45 and spouse age 45 at year-end, each a W-2 employee paid for real work ($190,000 each) with a separate annual limit. No other plan contributions this year. All $144,000 pre-tax; profit sharing is 25.0% and 25.0% of pay. Tax savings use 32.0% (owner) and 32.0% (spouse) individual and a 32.0% employer effective rate for current federal and state income tax, excluding payroll tax on spouse wages and QBI. 2026 IRS limits (IRS Notice 2025-67). Your figures depend on your pay, age and plan. Not tax advice. Actual results vary.

# THE PLANFORGE DIFFERENCE

Your plan can do more than hold a list of funds. Two ideas shape how we build it with you.

## 01 Put retirement capital to work in real assets.

Picture your plan owning an income-producing property. Rent flows back into the plan, the property may appreciate over time, and suitable financing can let your capital buy more than cash alone.

YOUR PLAN
Retirement capital

→

REAL ASSET
Property, plus financing

→

BACK TO THE PLAN
Rent and potential growth

A qualifying 401(k) can finance real estate with a tax advantage an IRA generally does not have. Pre-tax distributions remain taxable, while qualified Roth withdrawals can be tax-free. Financing expands buying power and also increases risk. Some plans may also hold eligible private loans or mineral and oil-and-gas royalty interests.

## 02 Build flexibility before retirement.

Saving for later should not mean locking away every dollar until retirement. With thoughtful plan design and an eligible Roth rollover, certain contribution dollars may be available before retirement without income tax or an early-withdrawal penalty.

TODAY — ELIGIBLE EARLY ACCESS — RETIREMENT

We coordinate how you contribute with when you may need access, so your plan supports the years between now and retirement too.

NEXT STEP

## Let's build your version of this plan.

Whether you are starting contributions for the first time or bringing savings from a prior plan or IRA, a short conversation with Nick Moore, CFP® will show what your numbers make possible and how the plan could be set up around your goals.

Get your personalized illustration

Schedule a conversation

Implementation requires professional plan, tax and investment review. Plan terms and law govern eligibility, rollovers and distributions, and not every plan permits an in-service rollover. Early access applies only to eligible amounts; Roth earnings, conversions and new Roth employer contributions follow separate rules, including possible five-year requirements. The real-estate financing advantage is conditional, does not cover every investment and may be lost after a rollover to an IRA. No personal use or prohibited related-party transactions. Investments can lose value and no return is guaranteed. Prepared 2026-09-25.