

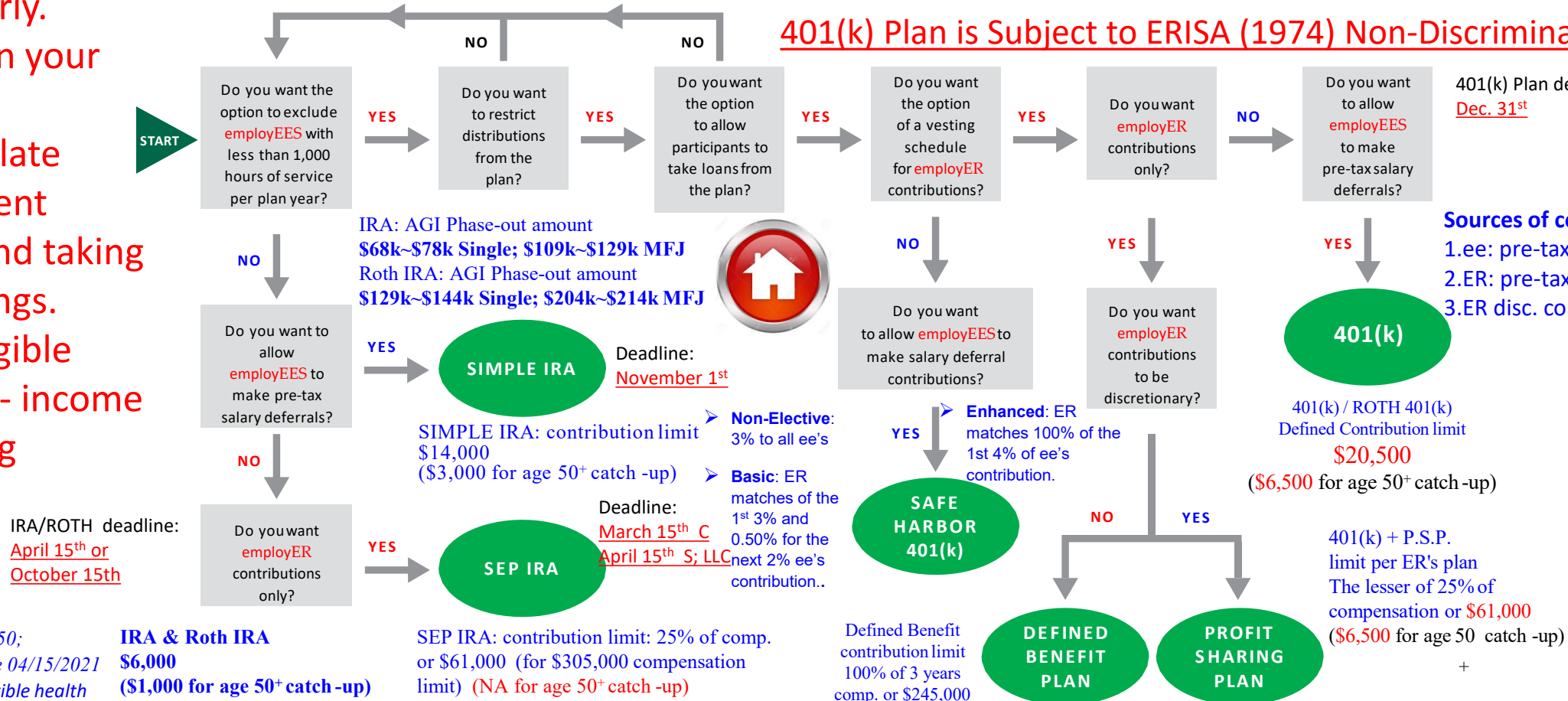


Selecting a Retirement Plan with Potential Income-Tax-Saving Suitable for Your Business and Employees for Year 2022

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- Start early.
- Focus on your goals: accumulate retirement funds and taking tax savings.
- Get tangible returns - income investing

401(k) Plan is Subject to ERISA (1974) Non-Discrimination Tests



Health FSA: \$2,850;
HSA: \$3,650; due 04/15/2021
 (For highly deductible health plan, or HDHP.)

SEP IRA eligibility: 21 years old, have worked 3 years / 5 years; have earned \$650 from the job

The retirement plan you select can offer substantial benefits to small business owners and employees. Whether you are choosing a retirement plan for the first time or considering changing your current plan to one that better suits your needs, as your financial advisor we can assist in selecting a suitable plan that meets your financial goals and budget. Copyright© 2017-2022. Zion Financial Planning, LLC is a registered investment adviser in the State of Washington, Information presented is for educational purposes only and does not offer tax planning or legal services, but may provide references to accounting, tax services or legal providers. Zion may also work with your attorney or independent tax, legal advisor or other subject matter experts. Zion works on a "Best Efforts" basis and does not promise or guarantee any investment results. Past performance is not indicative of future performance. Reference: 'Selecting a retirement plan for you and your employees', MRP1736 (12/15), Wadell & Reed Inc., 2016