

Investment Vehicles - Retirement Do Something Different Plans

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Retirement	Defined Benefit Plan	401(k) Epic	403(b) Legend	457(b) or (f) Encore	IRA - Individual Retirement Account - Adventure	ROTH IRA ADVENTURE	SIMPLE IRA ADVENTURE	SEP IRA ADVENTURE	Health Savings Account (HSA)
Definition	Defined Benefit Plan	Defined Contribution Plan	Defined Contribution Plan	Deferred Compensation Plan	Government sponsored, tax deferred, personal	Special retirement fund post tax	Savings Incentive Match Plan for Employees	Employee sponsored retirement plan	For qualified healthcare purchases
Types	Pension, Government, Public Agency	Regular, Roth, Solo, Solo Roth	Annuity Contract or Mutual Fund Investments	Mutural Fund Investments	Traditional, Spousal, Self-directed	Roth Backdoor Roth	5304-SIMPLE 5305-SIMPLE	Business owners with 0 - 5 employees	HSA, FSA, HRA
Average Yield / Rate of Return	Set benefit determined by Employer Plan	5% - 8% depending upon investments/diversification	5% - 8% depending upon investments/diversification	5% - 8% depending upon investments/diversification	2% - 8% depending upon investments/diversification	2% - 8% depending upon investments/diversification	2% - 8% depending upon investments/diversification	2% - 8% depending upon investments/diversification	2.50%
Employer Match / Contribution	No	Yes, up to a certain limit	Yes, up to a certain limit	Rarely	No	No	Yes - 100% vested	Yes	Yes
Available Loans	No	Yes, but not all	Yes, but not all	Hardship withdrawal	Qualified withdrawals for 1 st home, college, insurance	Qualified withdrawals for 1 st home, college, insurance	No	No	No
Types of Risk	Low - guaranteed payment	Investment Risk Market fluctuation	Investment Risk Market fluctuation	Investment Risk Market fluctuation	Investment Risk Market fluctuation	Investment Risk Market fluctuation	Investment Risk Market fluctuation	Investment Risk Market fluctuation	Low
Liquidity	Not liquid until age 65. May allow early withdrawal.	Not liquid until age 59½	Not liquid until age 59½	Not liquid until age 59½	Not liquid until age 59½	Not liquid until age 59½	Not liquid until age 59½	Not liquid until age 59½	Liquid
Fees	Employer covers administration and fees	0.5% - 3.5%	0.5% - 2.5%	Plan may disclose, fee disclosure law 408b2 doesn't apply	0.5% - 1.5%	0.25% - 1.5%	0.5% - 1.5%	\$20 - \$2,000	\$2.50 monthly but can be waived
Taxes	Taxed on distributions	Pre-tax contributions Taxed on distributions	Pre-tax contributions Taxed on distributions	Pre-tax contributions Taxed on distributions	Pre-tax contributions Taxed on distributions	Pre-tax contributions Taxed on distributions	Pre-tax contributions Taxed on distributions	Pre-tax contributions Taxed on distributions	Pre-tax contributions Tax free withdrawals (65)
Requirements	Length of service, age, earnings history	Minimum distributions must start at age 70½	Minimum distributions must start at age 70½	None	Minimum distributions must start at age 70½	No mandatory withdrawals	Minimum distributions must start at age 70½	Minimum distributions must start at age 70½	High deductible health plan
Annual Maximum Contribution*	Employer contribution, may allow Employees	\$23,500 plus \$7,500 age 50+ catch-up	\$23,500 plus \$7,500 age 50+ catch-up	\$23,500 plus \$7,500 age 50+ catch-up	\$7,000 plus \$1,000 age 50+ catch-up	\$7,000 plus \$1,000 age 50+ catch-up	\$16,500 plus \$3,500 age 50+ catch-up	25% of employee's income min of \$600 or \$70,000 max	\$4,300 (self only) \$8,550 (family)
Penalties / Restrictions	Strict withdrawal rules	Withdrawals prior to 59½, loans - 10% penalty	Withdrawals prior to 59½, loans - 10% penalty	None	Phase-out income limits Withdrawals prior to 59½	Phase-out income limits	Early withdrawals 10% - 25% penalty prior to 59½	Withdrawals prior to 59½ - 10% penalty	Non-qualified withdrawals prior to 65 - 20% penalty
Available at	Certain Employers	Employer - Large, Medium, Small, Solo	Employer - Nonprofits, Schools, Government	Employer - State & Local Government / Nonprofits	Financial Advisors, Banks, Brokerage Firms	Financial Advisors, Banks, Brokerage Firms	Financial Advisors, Banks, Brokerage Firms	Financial Advisors, Banks, Brokerage Firms	Health plan through employer or on your own
Resources	Employer Plan Documents	smart401k.com finra.org	investopedia.com	Employer Plan Documents	nerdwallet.com investopedia.com	rothira.com investopedia.com	investopedia.com	investopedia.com	investopedia.com

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*Check IRS limits yearly (irs.gov)

Other Plans: 401(a), 419(e), VEBA, 457(f), 414(h), SARSEP Plan, Payroll Deduction IRA, Thrift Savings Plan
Profit Sharing Plan, ESOP-Employee Stock Ownership Plan, Money Purchase Plan