

# Self-Directed Solo 401k Deep Dive:



My Solo 401k Financial<sup>®</sup>  
Grow. Control. Direct.

## Contributions Guide 2021 & 2022 for

## Partnership, Multi-Member LLC (1065/K-1)

### Schedule K-1

#### Schedule K-1 (Form 1065)

Department of the Treasury  
Internal Revenue Service

2021

For calendar year 2021, or tax year

beginning  /  / 2021 ending  /  /

#### Partner's Share of Income, Deductions, Credits, etc.

► See back of form and separate instructions.

☐ Final K-1

☐ Amended K-1

651123

OMB No. 1545-012

#### Part III Partner's Share of Current Year Income, Deductions, Credits, and Other Items

1	Ordinary business income (loss)	14	Self-employment earnings (loss)
2	Net rental real estate income (loss)		
3	Other net rental income (loss)	15	Credits
4a	Guaranteed payments for services		

# Disclosure

- **This presentation is being provided for educational purposes only and should not be construed as tax, legal or investment advice nor as a solicitation.**
- **When making an investment decision, please consult with your tax attorney and financial professional.**



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# Focus of Presentation

- ❖ Partnerships
- ❖ Multi Member LLCs
- ❖ 1065
- ❖ K-1

## Basic Factors - How Much Can I Contribute?

- The Solo 401k contribution limits are based on the following factors:
  - ✓ Your Self-Employment Income
  - ✓ Your Age
  - ✓ Whether you participate in another retirement plan (e.g., 401k plan through your “day job”)
  - ✓ Type of Contribution (Employee vs. Employer; Pre-Tax, Roth or Voluntary After-Tax)



# Partnerships: Self-Employment Income

- ▶ If your self-employed business is taxed as a partnership, your ability to make Solo 401k contributions is based on your self-employment income reported on Line 14 of your K-1 (after reducing such net income by one-half of the self-employment tax) (i.e. your “self-employment income”)
  - ❖ ***Don't consider w-2 wages from other sources (e.g., day job)***
  - ❖ ***Don't consider investment income***

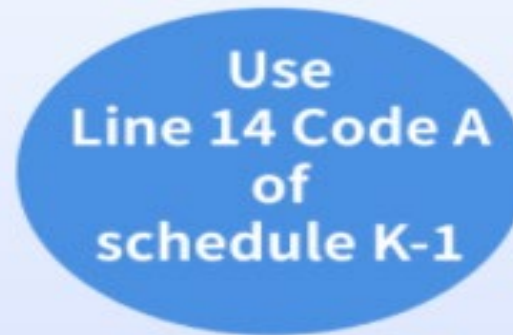
# Step 1 - Calculate Self-Employment Compensation



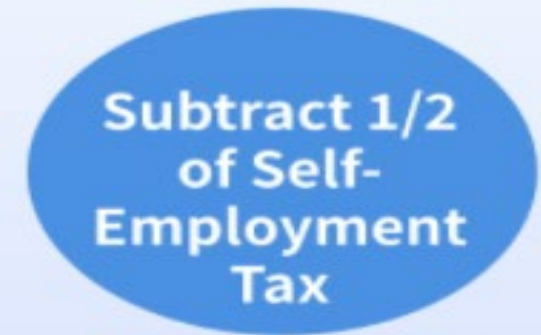
## First Determine Earned Income



Not based on  
passive income



This is the net  
profit line



The solo 401(k)  
calculator does  
this for you

# 2021 & 2022 Contribution Limits



## Second Determine Contribution Year & Amount

**2021**

Tax Year  
**2021**

Annual Contribution Limit  
**\$58,000**

Age 50 or Older Catch-up  
**\$6,500**

**2022**

Tax Year  
**2022**

Annual Contribution Limit  
**\$61,000**

Age 50 or Older Catch-up  
**\$6,500**

# Contribution Types

## ▶ Third Determine Contribution Type



### Employee Contribution

- Can be applied as a pretax, Roth or voluntary after-tax.



### Employer Contribution

- Can only be applied as pretax a contribution.
- Not affected by contributions to a day-time job 401(k) plan.



### Roth Contribution

- Falls under the employee contribution category.
- Includes the catch-up amount for those age 50 or older.



### Voluntary After-Tax

- Part of the employee contribution and overall limit category.
- Does not include the catch-up amount for those age 50 or older.



# Pre-Tax (Employee) – How much can I contribute?

## ➤ Employee Contribution (Salary Deferrals)

- ❖ The limit is 100% of your self-employment compensation NOT TO EXCEED/UP TO \$19,500 for 2021 (plus an additional \$6,500 if you are 50 or older)
  - ▶ Need to reduce by any contributions made to another employer plan UNLESS the other plan is a 457 governmental plan in which contributions are not aggregated
  - ▶ For 2022, the elective deferral increased to \$20,500, or \$27,000 if age 50 or older.

### Employee Contribution



- Can be applied as a pretax, Roth or voluntary after-tax.

# Roth – How much can I contribute?

- **Employee Contribution (Salary Deferrals)**
  - ▶ 100% of the Employee contributions (subject to the limits – see prior slide) can be made as Roth Contribution
  - ▶ Roth contributions must be deposited in a separate sub-account for each participant

## Roth Contribution



- Falls under the employee contribution category.
- Includes the catch-up amount for those age 50 or older.

# Partnerships: Pre-Tax (Employer) – How much can I contribute?

## ➤ Employer Contribution (Profit-Sharing)

- ❖ The limit is equal to **20% of your self-employment compensation** (*for partnerships, multi-member LLC taxed as a partnership and report on 1065/K-1*).
  - ▶ The aggregate contributions can't exceed the overall limit of \$58,000 or \$64,500 if you are 50 or older for 2021 (For 2022, the contribution limit increased to \$61,000 or \$67,500 if age 50 or over).
  - ▶ Not impacted by contributions made to another retirement plan through an unrelated employer (e.g., “day job” 401k plan) UNLESS such contributions were made to a 403b plan

### Employer Contribution



- Can only be applied as pretax a contribution.
- Not affected by contributions to a day-time job 401(k) plan.

# Voluntary After-Tax – How much can I contribute?

## ► Voluntary After-Tax Contributions (Mega Backdoor Roth)

- ❖ The lesser of (i) self-employment compensation & (ii) the overall limit (\$58k for 2021 & \$61k for 2022) REDUCED by any Employer or Employee contributions made to the Solo 401k [IGNORE any catch-up contributions made to the Solo 401k].
  - Note the limit does not go up if you are 50 or older
  - Not impacted by any contributions made to another retirement plan through an unrelated employer (e.g., “day job” 401k plan) UNLESS the other plan is 403b
  - Voluntary after-tax contributions must be deposited in a separate sub-account for each participant

### Voluntary After-Tax



- Part of the employee contribution and overall limit category.
- Does not include the catch-up amount for those age 50 or older.



# Contribution Scenarios

## ➤ “Base Scenario” Assumptions

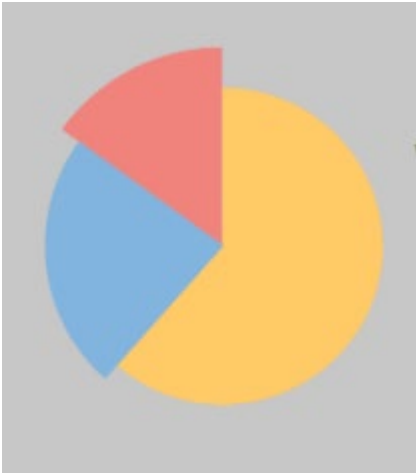
- ❖ Self-employed business taxed as partnership/multi-member LLC taxed as a partnership
- ❖ One Participant
- ❖ Under 50 years of Age
- ❖ Does not make contributions to another plan
- ❖ Goal is to Maximize Pre-tax contributions and then make Roth Solo 401k and/or Voluntary After-Tax Contributions
- ❖ \$100,000 of self-employment compensation (i.e. Line 14 of K-1 less one-half of self-employment tax)



# Contribution Scenarios

## ➤ “Base Scenario” Contribution Limits

- ❖ Employee (**Pre-tax** or Roth): **\$19,500 for 2021** (**\$20,500 for 2022**) [100% of self-employment compensation up to \$19,500 for 2021; \$20,500 for 2022]
- ❖ Employer Pre-tax Contributions: **\$20,000** [20% of self-employment compensation provided total contributions don't exceed overall limit]
- ❖ Voluntary After-Tax: **\$18,500 for 2021; \$20,500 for 2022;** [Lesser of Self-employment compensation or the overall limit of \$58,000 for 2021 (\$61,000 for 2022) reduced by any employee or employer contributions made to the Solo 401k]



# Contribution Scenarios

➤ ***Change “Base Scenario” Assumptions to \$50k***

- ❖ Self-employed business taxed as partnership/multi-member LLC taxed as a partnership
- ❖ One Participant
- ❖ Under 50 years of Age
- ❖ Does not make contributions to another plan
- ❖ Goal is to Maximize Pre-tax contributions and then make Roth Solo 401k and/or Voluntary After-Tax Contributions
- ❖ \$50,000 of self-employment compensation (i.e. Line 14 of K-1 less one-half of self-employment tax)



# Contribution Scenarios

## ➤ How do Contribution Limits Change?



- ❖ Employee (Pre-tax or Roth): **\$19,500 for 2021** (**\$20,500 for 2022**) [100% of self-employment compensation up to \$19,500 for 2021; \$20,500 for 2022]
- ❖ Employer Pre-tax Contributions: **\$10,000** [20% of self-employment compensation provided total contributions don't exceed overall limit]
- ❖ Voluntary After-Tax: **\$20,500 for 2021; \$19,500 for 2022;** [Lesser of Self-employment compensation or the overall limit of \$58,000 for 2021 (\$61,000 for 2022) reduced by any employee or employer contributions made to the Solo 401k]



# Contribution Scenarios

## ➤ ***Change “Base Scenario” Assumptions to Maximize Contributions “Day Job” Plan***



- ❖ Self-employed business taxed as partnership/multi-member LLC taxed as a partnership
- ❖ One Participant
- ❖ Under 50 years of Age
- ❖ Contributes \$19,500 for 2021 (\$20,500 for 2022) to “Day Job” Plan
- ❖ Goal is to Maximize Pre-tax contributions and then make Roth Solo 401k and/or Voluntary After-Tax Contributions
- ❖ \$100,000 of self-employment compensation (i.e. Line 14 of K-1 less one-half of self-employment tax)

# Contribution Scenarios

## ➤ How do Contribution Limits Change?

- ❖ Employee (Pre-tax or Roth): **\$0** [100% of self-employment compensation up to \$19,500 **reduced by any contributions made to another retirement plan unless 457 governmental plan**]
- ❖ Employer Pre-tax Contributions: **\$20,000** [20% of self-employment compensation provided total contributions don't exceed overall limit]
- ❖ Voluntary After-Tax: **\$38,000 for 2021; \$41,000 for 2022;** [Lesser of Self-employment compensation or the overall limit of \$58,000 for 2021 (\$61,000 for 2022) reduced by any employee or employer contributions made to the Solo 401k]



# Contribution Scenarios

- ***Change “Base Scenario” Assumptions to Goal is Maximize Roth Solo 401k Contributions***
  - ❖ Self-employed business taxed as partnership/multi-member LLC taxed as a partnership
  - ❖ One Participant
  - ❖ Under 50 years of Age
  - ❖ Does not make contributions to another plan
  - ❖ **Goal is to Maximize Roth Solo 401k and/or Voluntary After-Tax Contributions**
  - ❖ \$100,000 of self-employment compensation (i.e. Line 14 of K-1 less one-half of self-employment tax)



# Contribution Scenarios

## ➤ How do Contribution Limits Change?

- ❖ Employee (Roth): **\$19,500 for 2021** (**\$20,500 for 2022**) [100% of self-employment compensation up to \$19,500 for 2021; \$20,500 for 2022]
- ❖ Employer Pre-tax Contributions: **\$0** [20% of self-employment compensation provided total contributions don't exceed overall limit]
- ❖ Voluntary After-Tax: **\$38,500 for 2021; \$41,500 for 2022;** [Lesser of Self-employment compensation or the overall limit of \$58,000 for 2021 (\$61,000 for 2022) reduced by any employee or employer contributions made to the Solo 401k]





# Contribution Scenarios

## ➤ *Change “Base Scenario” Assumptions to Two (2) Participants*

- ❖ Self-employed business taxed as partnership/multi-member LLC taxed as a partnership
- ❖ Two (2) Participants (e.g., spouses or business partners)
- ❖ Under 50 years of Age
- ❖ Does not make contributions to another plan
- ❖ Goal is to Maximize Pre-tax contributions and then make Roth Solo 401k and/or Voluntary After-Tax Contributions
- ❖ \$100,000 of self-employment compensation (i.e. Line 14 of K-1 less one-half of self-employment tax) for each person



# Contribution Scenarios

## ➤ How do Contribution Limits Change? [Limits for each person]

- ❖ Employee (**Pre-tax** or Roth): **\$19,500 for 2021** (**\$20,500 for 2022**)  
[100% of self-employment compensation up to \$19,500 for 2021; \$20,500 for 2022]
- ❖ Employer Pre-tax Contributions: **\$20,000** [20% of self-employment compensation provided total contributions don't exceed overall limit]
- ❖ Voluntary After-Tax: **\$18,500 for 2021; \$20,500 for 2022;** [Lesser of Self-employment compensation or the overall limit of \$58,000 for 2021 (\$61,000 for 2022) reduced by any employee or employer contributions made to the Solo 401k]



# Contribution Scenarios

➤ ***Change “Base Scenario” Assumptions to Age 50 or older***

- ❖ Self-employed business taxed as partnership/multi-member LLC taxed as a partnership
- ❖ One Participant
- ❖ 50 or older years of Age
- ❖ Does not make contributions to another plan
- ❖ Goal is to Maximize Pre-tax contributions and then make Roth Solo 401k and/or Voluntary After-Tax Contributions
- ❖ \$100,000 of self-employment compensation (i.e. Line 14 of K-1 less one-half of self-employment tax)



# Contribution Scenarios

## ➤ How do Contribution Limits Change?

- ❖ Employee (**Pre-tax** or Roth): \$19,500 for 2021 (\$20,500 for 2022) [100% of self-employment compensation up to \$19,500 for 2021; \$20,500 for 2022] **plus \$6,500 Catch-Up Contribution**
- ❖ Employer Pre-tax Contributions: \$20,000 [20% of self-employment compensation provided total contributions don't exceed overall limit]
- ❖ Voluntary After-Tax: \$18,500 for 2021; \$20,500 for 2022; [Lesser of Self-employment compensation or the overall limit of \$58,000 for 2021 (\$61,000 for 2022) reduced by any employee or employer contributions made to the Solo 401k]





# Contribution Scenarios

➤ ***Change “Base Scenario” Assumptions to (i) Maximize Contributions “Day Job” Plan and (ii) Maximize Roth Solo 401k***



- ❖ Self-employed business taxed as partnership/multi-member LLC taxed as a partnership
- ❖ One Participant
- ❖ Under 50 years of Age
- ❖ Contributes \$19,500 for 2021 (\$20,500 for 2022) to “Day Job” Plan
- ❖ Goal is to Maximize Roth Solo 401k and/or Voluntary After-Tax Contributions
- ❖ \$100,000 of self-employment compensation (i.e. Line 14 of K-1 less one-half of self-employment tax)

# Contribution Scenarios

## ➤ How do Contribution Limits Change?

- ❖ Employee (Pre-tax or Roth): **\$0** [100% of self-employment compensation up to \$19,500 **reduced by any contributions made to another retirement plan unless 457 governmental plan**]
- ❖ Employer Pre-tax Contributions: **\$0** [20% of self-employment compensation provided total contributions don't exceed overall limit]
- ❖ Voluntary After-Tax: **\$58,000 for 2021; \$61,000 for 2022;** [Lesser of Self-employment compensation or the overall limit of \$58,000 for 2021 (\$61,000 for 2022) reduced by any employee or employer contributions made to the Solo 401k]



# Contribution Scenarios

➤ ***Change “Base Scenario” Assumptions to (i) Age 50 or older; (ii) Maximize Contributions “Day Job” Plan and (iii) Maximize Roth Solo 401k***

- ❖ Self-employed business taxed as partnership/multi-member LLC taxed as a partnership
- ❖ One Participant
- ❖ 50 or older years of Age
- ❖ Contributes **\$26,000 for 2021 (\$27,000 for 2022)** to “Day Job” Plan
- ❖ Goal is to Maximize Roth Solo 401k and/or Voluntary After-Tax Contributions
- ❖ \$100,000 of self-employment compensation (i.e. Line 14 of K-1 less one-half of self-employment tax)



# Contribution Scenarios

## ➤ How do Contribution Limits Change?

- ❖ Employee (Pre-tax or Roth): **\$0** [100% of self-employment compensation up to \$19,500 **reduced by any contributions made to another retirement plan unless 457 governmental plan**]
- ❖ Employer Pre-tax Contributions: **\$0** [20% of self-employment compensation provided total contributions don't exceed overall limit]
- ❖ Voluntary After-Tax: **\$58,000 for 2021; \$61,000 for 2022;** [Lesser of Self-employment compensation or the overall limit of \$58,000 for 2021 (\$61,000 for 2022) reduced by any employee or employer contributions made to the Solo 401k]





# Contribution Scenarios

- ***Change “Base Scenario” Assumptions to (i) Two (2) Participants; (ii) Maximize Contributions “Day Job” Plan and (iii) Maximize Roth Solo 401k***
  - ❖ Self-employed business taxed as partnership/multi-member LLC taxed as a partnership
  - ❖ Two (2) Participants (e.g. spouses or business partners)
  - ❖ Under 50 years of Age
  - ❖ **Each person** contributes \$19,500 for 2021 (\$20,500 for 2022) to “Day Job” Plan
  - ❖ Goal is to Maximize Roth Solo 401k and/or Voluntary After-Tax Contributions
  - ❖ \$100,000 of self-employment compensation (i.e. Line 14 of K-1 less one-half of self-employment tax) **for each person**



# Contribution Scenarios

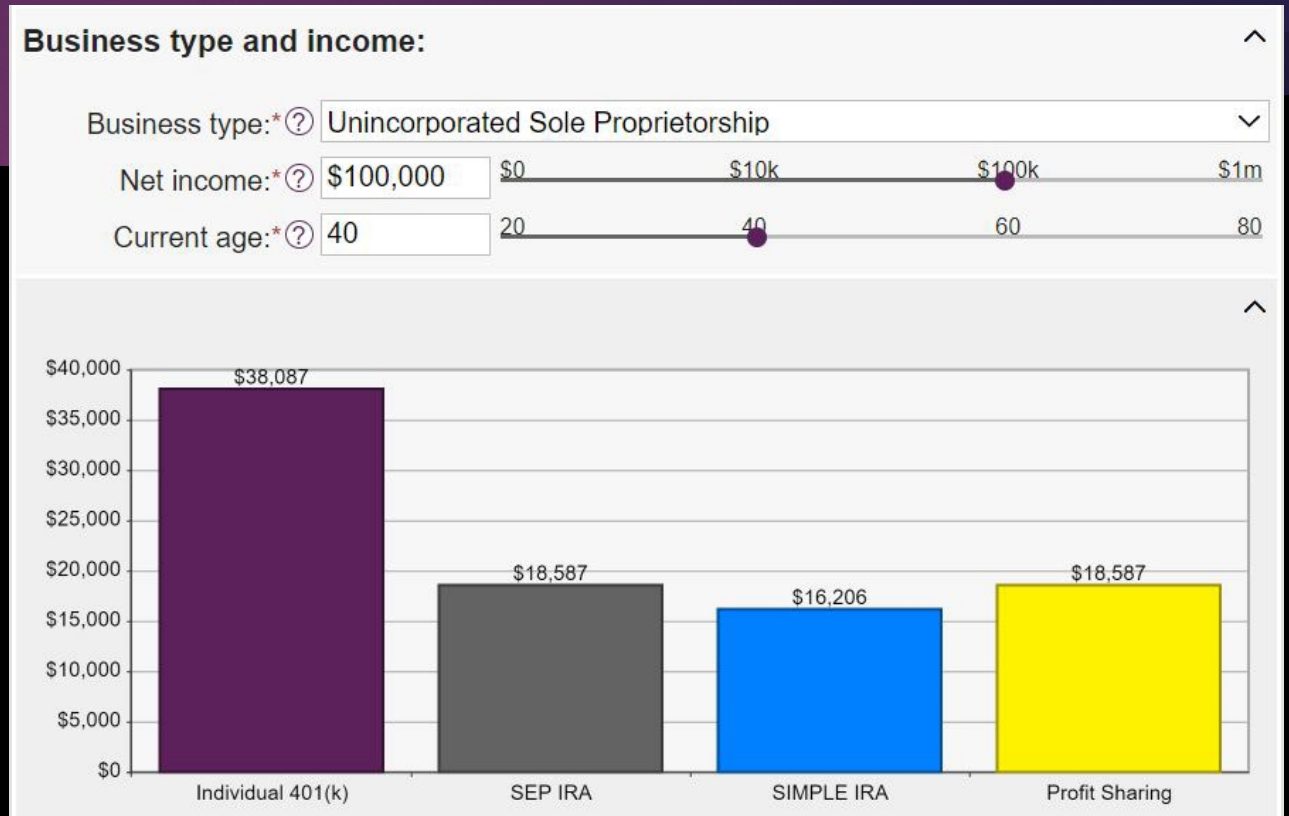
## ➤ How do Contribution Limits Change? [Limits for each person]

- ❖ Employee (Pre-tax or Roth): **\$0** [100% of self-employment compensation up to \$19,500 **reduced by any contributions made to another retirement plan unless 457 governmental plan**]
- ❖ Employer Pre-tax Contributions: **\$0** [20% of self-employment compensation provided total contributions don't exceed overall limit]
- ❖ Voluntary After-Tax: **\$58,000 for 2021; \$61,000 for 2022;** [Lesser of Self-employment compensation or the overall limit of \$58,000 for 2021 (\$61,000 for 2022) reduced by any employee or employer contributions made to the Solo 401k]



# How to Use our Online Calculator

- ❖ For a self-employed business taxed as partnership/multi-member LLC taxed as a partnership, select “Unincorporated Sole Proprietorship”
- ❖ Enter the net income from Line 14 of schedule K-1 for each participant
- ❖ Enter the age of each participant as of the end of the applicable year
  - ❖ Modify if you make contributions to a “day job” plan
  - ❖ Modify for After-Tax Contributions
- ❖ Click “View Report” to see detail
- ❖ Click “Print” to keep a copy



<https://www.mysolo401k.net/learn/online-tools/>

# Make Contributions

## ▶ Fourth Make Contribution

### CONTRIBUTION STEPS



#### Check or Wire

- Make the check payable in the name of the solo 401(k).
- In the memo section, write contribution type (i.e., pretax, roth or voluntary after-tax), and account number.



#### Deposit

- Deposit check at local branch or mail it to the bank or brokerage firm.



#### Report the Contributions

- Report pretax contributions on line 16 of Schedule 1, and on Schedule K-1 line 13 using Code R.
- See page 15 of Publication 560 section "Where to Deduct Contributions" for more on this.
- Roth contributions DO NOT get reported on a tax return.
- Voluntary after-tax contribution are indirectly reported on Form 1099-R line 5.



# How do I make contributions?

- To make the contribution, you will make the check payable in the name of the solo 401k and write "Annual Contribution" on the memo section of the check.
- Electronic Transfer is also acceptable.
  - ❖ Check with the financial institution that holds the accounts.
  - ❖ **Note:** Other than Fidelity most brokerage firms don't allow electronic deposit.
- Each participant deposits his/her contributions into separate sub-accounts
- Pre-tax, Roth and after-tax funds must go into separate sub-accounts.
- May transfer funds in one lump sum or series of contributions
- May transfer funds from personal or business account

# When is the deadline to make contributions?

- The deadline to make **ALL** types of contributions is the business tax return deadline (for partnership/multi-member LLC taxed as a partnership, etc.: 3/15 or 9/15 if a timely tax return extension is filed.)
- This is clear based on IRS publication 560 which is the IRS publication that deals with retirement plans for Solo 401k plans (see excerpt below of chart on page 3 of IRS Pub 560):

Type of Plan	Last Date for Contribution	Maximum Contribution	Maximum Deduction	When To Set Up Plan
SEP	Due date of employer's return (including extensions).	Smaller of \$55,000 or 25% <sup>1</sup> of participant's compensation. <sup>2</sup>	25% <sup>1</sup> of all participants' compensation. <sup>2</sup>	Any time up to the due date of employer's return (including extensions).
SIMPLE IRA and SIMPLE 401(k)	<b>Salary reduction contributions:</b> 30 days after the end of the month for which the contributions are to be made. <sup>4</sup> <b>Matching or nonelective contributions:</b> Due date of employer's return (including extensions).	<b>Employee contribution:</b> Salary reduction contribution up to \$12,500, \$15,500 if age 50 or over. <b>Employer contribution:</b> Either dollar-for-dollar matching contributions, up to 3% of employee's compensation, <sup>3</sup> or fixed nonelective contributions of 2% of compensation. <sup>2</sup>	Same as maximum contribution.	Any time between January 1 and October 1 of the calendar year. For a new employer coming into existence after October 1, as soon as administratively feasible.
Qualified Plan: Defined Contribution Plan	<b>Elective deferral:</b> Due date of employer's return (including extensions). <sup>4</sup> <b>Employer contribution:</b> Money Purchase Pension Plan or Profit-Sharing: Due date of employer's return (including extensions).	<b>Employee contribution:</b> Elective deferral up to \$18,500, \$24,500 if age 50 or over. <b>Employer contribution:</b> Money Purchase Pension Plan: Smaller of \$55,000 or 100% <sup>1</sup> of participant's compensation. <sup>2</sup> Profit-Sharing: Smaller of \$55,000 or 100% <sup>1</sup> of participant's compensation. <sup>2</sup>	25% <sup>1</sup> of all participants' compensation, <sup>2</sup> plus amount of elective deferrals made.	By the end of the tax year.
Qualified Plan: Defined Benefit Plan	Contributions generally must be paid in quarterly installments, due 15 days after the end of each quarter. See <a href="#">Minimum Funding Requirement</a> in chapter 4.	Amount needed to provide an annual benefit no larger than the smaller of \$220,000 or 100% of the participant's average compensation for his or her highest 3 consecutive calendar years.	Based on actuarial assumptions and computations.	By the end of the tax year.

<sup>1</sup> Net earnings from self-employment must take the contribution into account. See *Deduction Limit for Self-Employed Individuals* in chapters 2 and 4.  
<sup>2</sup> Compensation is generally limited to \$275,000 in 2018.  
<sup>3</sup> Under a SIMPLE 401(k) plan, compensation is generally limited to \$275,000 in 2018.  
<sup>4</sup> Certain plans subject to Department of Labor (DOL) rules may have an earlier due date for salary reduction contributions and elective deferrals, such as 401(k)

# 2021 Solo 401k Contribution Deadlines

## 2021 Solo 401k Annual Contribution Deadlines Both Employee & Employer/Profit Sharing

Entity Type	Contribution Deadline	Contribute by Extended Business Tax Return Deadline
Sole Proprietorship	April 15, 2022	October 17, 2022
Partnership	March 15, 2022	September 15, 2022
S-Corporation	March 15, 2022	September 15, 2022
C-Corporation	April 15, 2022	October 17, 2022
LLC taxed as an S-Corporation	March 15, 2022	September 15, 2022
LLC taxed as a Partnership	March 15, 2022	September 15, 2022
LLC taxed as a Sole Proprietorship	April 15, 2022	October 17, 2022

The solo 401k contribution deadlines depend on your self-employed business type and business tax return due date. Contributions to a solo 401k plan must be made by your business tax return due date plus timely filed extensions.



# 2022 Solo 401k Contribution Deadlines

## 2022 Solo 401k Annual Contribution Deadlines Both Employee & Employer/Profit Sharing

Entity Type	Contribution Deadline	Contribute by Extended Business Tax Return Deadline
Sole Proprietorship	April 17, 2023	October 16, 2023
Partnership	March 15, 2023	September 15, 2023
S-Corporation	March 15, 2023	September 15, 2023
C-Corporation	April 17, 2023	October 16, 2023
LLC taxed as an S-Corporation	March 15, 2023	September 15, 2023
LLC taxed as a Partnership	March 15, 2023	September 15, 2023
LLC taxed as a Sole Proprietorship	April 17, 2023	October 16, 2023



# Partnership, Multi-Member LLC (1065/K-1): How do I report contributions?

## ➤ Employee contributions:

- ▶ Pre-tax: Line 15 of Schedule 1 of the 1040 as well as line 13 of your K-1 (Code R)
- ▶ Roth: n/a
- ▶ Voluntary After-Tax Contributions: n/a

## ➤ Employer Contributions:

- ▶ Line 15 of Schedule 1 of the 1040 as well as line 13 of your K-1 (Code R)

## Report the Contributions

- Report pretax contributions on line 15 of Schedule 1, and on Schedule K-1 line 13 using Code R.
- See page 15 of Publication 560 section "Where to Deduct Contributions" for more on this.
- Roth contributions DO NOT get reported on a tax return.
- Voluntary after-tax contributions are indirectly reported on Form 1099-R line 5.

# What about Matching Contributions?

- ❖ Can I also make matching contributions to the Solo 401k?
  - No. Matching contributions only apply to full-time employer 401k plans, not self-employed solo 401k plans (i.e., 401k plans for owner-only businesses).
  - Solo 401k contributions only consist of employee and profit-sharing contributions.
  - Matching is when the employer matches what the employee has contributed.
  - Profit-sharing contributions may be made to the Solo 401k even if no employee contributions are made.





# What is NOT a contribution?

- ❖ The following amounts are not contributions, and therefore, are not subject to the contribution limits
  - Amounts rolled over from an existing retirement account (e.g. former employer plan and/or non-Roth IRA)
  - Earnings from your Solo 401k Investment (e.g. rents collected with respect to real estate owned by your Solo 401k)
  - Amounts converted within the Solo 401k (Funds converted from Pre-tax and/or Voluntary After-Tax to Roth)
  - Repayment of Solo 401k participant loans

# Solo 401K: Learn More!

- [business@mysolo401k.net](mailto:business@mysolo401k.net)
- **(800) 489-7571**

Follow the conversation at:

*<https://mysolo401k.net/mycommunity/forums/>*



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