



The Entrust Group

presents:

# THE SIMPLE IRA

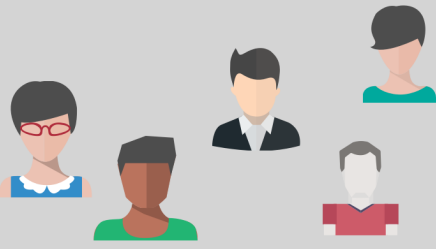


**Meet:**

**Joanna the Architect**

**ONE**

Joanna is an architect. She owns an architectural firm. She has 12 employees.



**TWO**

Joanna wants to provide a retirement plan which covers herself and her employees.



**<100  
EMPLOYEES**

**THREE**

Joanna is eligible for a SIMPLE IRA since she has less than 100 employees.



**FOUR**

Joanna wants the flexibility to choose how much she contributes to the employer-sponsored accounts through a salary-reduction plan.



**FIVE**

With a SIMPLE IRA plan, Joanna and her eligible employees may defer up to \$12,500 (2015) and, if age 50 or over, an additional \$3,000 catch-up.



**SIX**

Joanna will need to establish the plan by October 1, 2015.

As an employer, she must make an employer contribution matching the deferrals up to 3% of each eligible employee's compensation, or make a non-elective 2% contribution of each employee's compensation, without matching.



**The End!**



Joanna contacts The Entrust Group for a free consultation to learn more about the benefits of investing for retirement in a SIMPLE IRA!