

Types of Retirement Vehicles Please consult your tax or investment professional.

1) Pick your plan | 2) Implement | 3) Accumulate

Individually Owned		<p>Open up account at financial institution / bank / broker</p>	<p>Contribute and invest annually within limit</p>
Company Sponsored	<p>401K, SIMPLE IRA, Profit Sharing, Defined Benefit, SEP, IRA, SEP, Simple 401K, SEP IRA, SIMPLE IRA, Defined Benefit</p>	<p>Check your company HR department for details</p>	<p>Accumulation process varies depending on plan</p>
Government Owned	<p>Public Schools - 403b, State or Local Government or Tax-Exempt Organization 457 Deferred Compensation, Federal Government Federal Employees Retirement System (FERS)</p>	<p>Check with your organization's plan administrator</p>	<p>Defer taxes and accumulate savings</p>

Insurance Owned		<p>Open up an account at an insurance company</p>	<p>Can be bought with 1 lump sum payment or purchased over time</p>
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