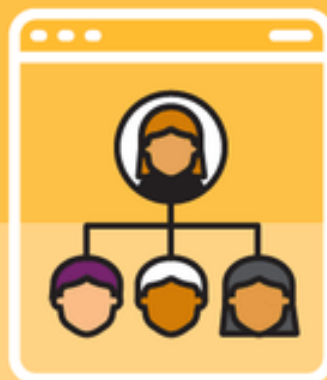


# WHAT IS A SEP IRA?

A SEP IRA, or simplified employee pension, is a retirement plan that enables small business owners, and their employees, to save money for retirement.



## **Employer Eligibility:**

Either self-employed or a business owner

## **Employee Eligibility:**

- at least 21 years old
- worked for the company 3 of the past 5 years
- meet compensation requirements