The Solo 401(k)

The Strategy in 60 Seconds

Same income, almost ten times the contribution room. Here is exactly how a Solo 401k gets you there, and the three buckets that fill it, in sixty seconds.

$83,250

2026 SOLO 401(K) CEILING WITH SUPER CATCH-UP

How you get to $72,000

- **Employee deferral - Up to $24,500 of your pay**
- **Employer profit share - Roughly 25% of W-2 comp**
- **After-tax dollars - Fill the gap, convert to Roth**

What the plan can hold

- Rental real estate
- Private money loans
- Private equity deals
- Syndications
- Cryptocurrency
- Stocks and funds

You are the trustee of your own plan

The Law Behind It (primary sources)

Verify against the source before relying. This is education, not legal or tax advice.

26 U.S.C. Sec. 401(k) - Cash-or-deferred (401k) plans - the elective-deferral rules a one-participant plan uses.

https://www.law.cornell.edu/uscode/text/26/401

26 U.S.C. Sec. 408 - IRA rules - relevant when rolling an existing IRA into a Solo 401(k).

https://www.law.cornell.edu/uscode/text/26/408