

Self-Directed SEP IRAs: A Smart Choice for Self-Employed Investors

It's one of the best-kept secrets in retirement investing, but a recent post at American IRA is revealing the "smart choice" of Self-Directed SEP IRAs.

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The conventional path to retirement is fairly simple for many people. An

employee at a place of work secures an employer-sponsored retirement plan, using benefits like 401(k) matching to build a nest egg. But what about investors who have a business? What kinds of options are available to them? As a recent [post](#) at American IRA points out, these investors may have access to one of the best-kept secrets in retirement investing: Self-Directed SEP IRAs.

With Self-Directed SEP IRAs, investors can access higher contribution limits in retirement investing. Typically, for example, at least in 2023, IRAs (and not 401(k) plans) have limits with four figures. But with a SEP IRA, there's the possibility that the investor can put aside much more money into a retirement account. There are certain rules in place, however—for example, a SEP IRA requires that investors put aside the same amount of money for everyone in the company. But for investors who use a company of one, that's an easy requirement to fulfill.

American IRA also noted in the piece that Self-Directed SEP IRAs can be easier to set up than it might seem. American IRA first suggests to find a custodian for the account—the Self-Directed IRA administration firm who will handle the administration side of things. This gives the investor more freedom for making the decisions. Of course, it's important to choose a Self-Directed IRA administration firm carefully. After all, issues like the fees these firms might charge can take a tremendous bite out of the retirement account—or, with the right Self-Directed IRA administration firm, fees can be easy to handle.

Self-Directed SEP IRAs provide investors with all sorts of flexibility and power for retirement investing. In many cases, retirement investors may not even know that this kind of flexibility exists. That's why it's important to consider all options before moving forward—and seeing what's available.



AMERICAN IRA
Self-Directed IRAs and 401Ks

www.AmericanIRA.com

For more [information](#) about how Self-Directed IRAs work, now's the time to visit www.AmericanIRA.com and review the blog. Additionally, interested parties may reach out directly to American IRA by dialing the firm's phone number at 866-7500-IRA.

About:

"American IRA, LLC was established in 2004 by Jim Hitt, Founder in Asheville, NC.

The mission of American IRA is to provide the highest level of customer service in the self-directed retirement industry. Jim Hitt and his team have grown the company to over \$700 million in assets under administration by educating the public that their Self-Directed IRA account can invest in a variety of assets such as real estate, private lending, limited liability companies, precious metals, and much more.

As a Self-Directed IRA administrator, they are a neutral third party. They do not make any recommendations to any person or entity associated with investments of any type (including financial representatives, investment promoters or companies, or employees, agents, or representatives associated with these firms). They are not responsible for and are not bound by any statements, representations, warranties, or agreements made by any such person or entity and do not provide any recommendation on the quality profitability, or reputability of any investment, individual, or company. The term "they" refers to American IRA, located in Asheville, North Carolina"

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