

# Matt Cuplin of Midwest Financial Group Discusses Retirement Planning for Small Business Owners in HelloNation

*Retirement planning is often seen as the domain of large corporations, but small business owners have powerful options, too.*

MADISON, WI, UNITED STATES, October 8, 2025 /EINPresswire.com/ -- Retirement planning is often seen as the domain of large corporations, but Matt Cuplin of Midwest Financial Group wants small business owners to know they have powerful options, too. In a featured article for [HelloNation](#), Cuplin explains how small business retirement plans can provide significant tax advantages while helping owners and employees secure long-term financial stability.



Matt Cuplin

Cuplin underscores that even the smallest businesses, including sole proprietors and entrepreneurs, can access retirement planning tools tailored to their needs. One of the most accessible is the SEP IRA, which allows contributions based on a percentage of income. It's easy to establish, offers generous limits, and applies to both owners and their eligible employees.

For slightly larger teams, the SIMPLE IRA is another practical option. Designed for businesses with fewer than 100 employees, it supports employer and employee contributions and keeps administrative demands minimal. It's an efficient way to promote saving without overwhelming complexity.

For solo operators, Cuplin highlights the solo 401(k) as a strategy offering flexibility and high contribution limits. Since the business owner acts as both employer and employee, they can make contributions in both capacities, which maximizes retirement savings and reduces current taxable income.

The choice of plan, according to Cuplin, depends on the business's structure, income stability, and goals. Whether aiming to reward employees, improve cash flow management, or reduce taxes, there's a retirement solution that fits. Evaluating these options with the guidance of a

financial advisor ensures that both present needs and future plans are considered.

Cuplin discusses these strategies in the HelloNation article titled [Small Business Owners & Retirement Plans](#), where he emphasizes the importance of thoughtful retirement planning for business owners looking to build a financially secure future for themselves and their teams.

#### About HelloNation

HelloNation is a premier media platform that connects readers with trusted professionals and businesses across various industries. Through its innovative “edvertising” approach that blends educational content and storytelling, HelloNation delivers expert-driven articles that inform, inspire, and empower. Covering topics from home improvement and health to business strategy and lifestyle, HelloNation highlights leaders making a meaningful impact in their communities.

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