

# Non-Qualified Retirement Plan

2024 QUICK GUIDE



## SUMMARY

A **Non-Qualified Retirement Plan** is a retirement plan that may use a life insurance platform to house the assets.

These specifically designed policies allow for tax-free withdrawals that mimic a Roth IRA or Roth 401(k) without age or income restrictions on your contributions and retirement income.

## CONTRIBUTION/INCOME LIMITS

- **Unlimited contribution limits** due to the non-qualified tax status.
- After-tax contributions.
- **Tax-free income in retirement** when cash value remains below the Modified Endowment Contract (MEC) limits.

## WHO IS THIS PLAN FOR?



Employers looking for additional contribution options in addition to other retirement plans.



Employers looking for a retirement option without the need to include employees.



Those looking to supplement retirement with tax-free income.



Business Owners who want the option to retire early.



Investors looking for additional platforms similar to a Roth IRA or Roth 401k.



[Click here](#) to see more plan options.