

# HEALTHCARE & RETIREMENT PLANNING

## Course Outline

### Deducting Healthcare

1. Affordable Care Act: “*Obamacare*”
  - a. Health insurance mandate
  - b. What is required under the new law
2. Deducting your health insurance costs
  - a. Self-Employed
  - b. Partnerships and LLCs
  - c. S-corporations and C-corporations
3. Adopting a Health Reimbursement Plan (HRA)
4. Establishing a Health Savings Account (HSA)

### Retirement Planning

1. Why you need a retirement plan
  - a. Tax Deductions – results in BIG tax savings *now!*
  - b. Tax Deferral – results in BIG tax savings in the *future!*
2. Retirement plans available to small business owners
  - a. “Simple” IRAs : Traditional and Roth
  - b. Employer IRA: SEP-IRAs and Simple IRAs
  - c. Keogh Plans
  - d. 401k Plans – Solo 401(k) Plans
3. How your “Business Entity” effects your retirement plan choices