

10.2: Types of Retirement Plans

[Individual Retirement Arrangements \(IRAs\)](#)

[Roth IRAs](#)

[401\(k\) Plans](#)

[403\(b\) Plans](#)

[SIMPLE IRA Plans](#) (Savings Incentive Match Plans for Employees)

[SEP Plans](#) (Simplified Employee Pension)

[SARSEP Plans](#) (Salary Reduction Simplified Employee Pension)

[Payroll Deduction IRAs](#)

[Profit-Sharing Plans](#)

[Defined Benefit Plans](#)

[Money Purchase Plans](#)

[Employee Stock Ownership Plans \(ESOPs\)](#)

” [href="https://www.irs.gov/retirement-plans/governmental-plans-under-internal-revenue-code-section-401-a"](https://www.irs.gov/retirement-plans/governmental-plans-under-internal-revenue-code-section-401-a)>Governmental Plans

[457 Plans](#)

[409A Nonqualified Deferred Compensation Plans](#)

[Help with Choosing a Retirement Plan](#)

Contributors and Attributions

CC licensed content, Shared previously

- **Authored by:** Internal Revenue Service. **Located at:** <https://www.irs.gov/retirement-plans/plan-sponsor/types-of-retirement-plans-1>. **License:** *Public Domain: No Known Copyright*

This page titled [10.2: Types of Retirement Plans](#) is shared under a [Public Domain](#) license and was authored, remixed, and/or curated by [Lumen Learning](#).