

We use pixels and other tracking technologies to collect your information and actions to enhance site navigation, personalize content, analyze site usage, and assist in marketing efforts. We share this information with social media, advertising, and analytics partners. If you do not make a selection, you agree to our use of these technologies. [Privacy Policy](#)

Decline all optional

Accept all

INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)

Invest in your future with an IRA.

Find the IRA that fits your retirement goals and help increase your savings with a **1% match on rollovers and contributions**¹. Getting started is easy and SoFi is here to help. [Learn more.](#)

Open an IRA

Begin rollover

¹[Terms and conditions apply.](#) Matches are made on contributions up to the annual limits. 5-year holding period required.

We use pixels and other tracking technologies to collect your information and actions to enhance site navigation, personalize content, analyze site usage, and assist in marketing efforts. We share this information with social media, advertising, and analytics partners. If you do not make a selection, you agree to our use of these technologies. [Privacy Policy](#)

Why open an IRA with SoFi?

Discover how a SoFi IRA can help you reach your retirement goals. Earn a 1% match, invest your way, and get professional guidance—all in one account.



1% match for your future.¹

Reimagine your retirement with a 1% match on IRA contributions and 401(k) rollovers—no employer plan is necessary. Note: SEP IRAs are excluded.



Invest your way.

Choose your own investments or let us build your portfolio. Access stocks, ETFs, trade options within your IRA, and more.



Professional advice.

Book a complimentary 30-minute session with a SoFi Financial Planner to build your strategy.

We use pixels and other tracking technologies to collect your information and actions to enhance site navigation, personalize content, analyze site usage, and assist in marketing efforts. We share this information with social media, advertising, and analytics partners. If you do not make a selection, you agree to our use of these technologies. [Privacy Policy](#)

Open an IRA

Begin rollover

¹[Terms and conditions apply.](#) Matches are made on contributions up to the annual limits. 5-year holding period required.



Based on SoFi Members. This claim may not be representative of the experience of all other customers. | Updated: 6/4/2026

What is an IRA?

An Individual Retirement Account (IRA) is a personal retirement savings account you can open online if you have earned income.

IRAs are tax-advantaged investment accounts designed to help you build your future. If you already have a retirement plan through work, an IRA can be a way to help supplement your retirement savings based on contribution limits. While IRAs offer potential tax-deferred or tax-free growth, they involve investment risk and may lose value.

STEP 1: CHOOSE AN IRA TYPE

Types of IRAs to fit your retirement goals.

One of the first steps to opening an IRA is choosing the right account type for your goals. Whether you're starting a fresh retirement plan or moving an existing one, find the fit that matches your savings style.

We use pixels and other tracking technologies to collect your information and actions to enhance site navigation, personalize content, analyze site usage, and assist in marketing efforts. We share this information with social media, advertising, and analytics partners. If you do not make a selection, you agree to our use of these technologies. [Privacy Policy](#)

Taxed today, not in retirement

- Contributions are not tax-deductible.
- Potential for tax-free growth and tax-free withdrawals in retirement. ⓘ
- Income eligibility does exist. ⓘ
- Annual contribution limits apply. ⓘ

[Roth IRA contribution limits](#)

[Open a Roth IRA](#)

[Learn about Roth IRAs](#)

Traditional IRA

Save now, taxed when retired

- Contributions may be tax-deductible.
- Earnings grow tax-deferred and are taxed as ordinary income when withdrawn in retirement. ⓘ
- No income eligibility requirements. ⓘ
- Annual contribution limits apply. ⓘ

[Traditional IRA contribution limits](#)

[Open a Traditional IRA](#)

We use pixels and other tracking technologies to collect your information and actions to enhance site navigation, personalize content, analyze site usage, and assist in marketing efforts. We share this information with social media, advertising, and analytics partners. If you do not make a selection, you agree to our use of these technologies. [Privacy Policy](#)

Rollover IRA

Move 401(k), 403(b)s

- No contribution limits when rolling over your 401(k)s.
- Consolidate 401(k)s from previous employers into one easy-to-manage account.
- No taxes or penalties when moving funds from a qualified plans. ⓘ

[Begin Rollover](#)

[Learn about Rollover IRAs](#)

SEP IRA

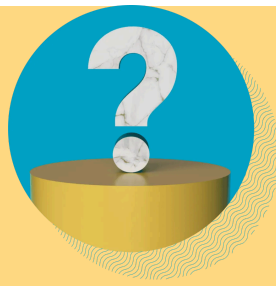
For the self-employed

- Designed for self-employed individuals and small business owners.
- [SEP IRA contributions](#) are tax-deductible.
- Higher contribution limits compared to Traditional and Roth IRAs.

[Open a SEP IRA](#)

[Learn about SEP IRAs](#)

We use pixels and other tracking technologies to collect your information and actions to enhance site navigation, personalize content, analyze site usage, and assist in marketing efforts. We share this information with social media, advertising, and analytics partners. If you do not make a selection, you agree to our use of these technologies. [Privacy Policy](#)



Not sure which IRA is right for you?

Take our 2-minute quiz to find out if a Traditional, Roth, or SEP IRA makes sense for your retirement goals.

[Take the quiz](#)

STEP 2: CHOOSE A MANAGEMENT STYLE

Choose how you want to **manage your IRA.**

Once you've picked an account, the next step is to choose the investment style that fits your style. You can be hands-on with [self-directed investing](#) or let SoFi's robo-advisor handle the heavy lifting with [automated investing](#).

Self-Directed IRAs **(HANDS-ON)**

If you want to be hands-on and select your own investments in your IRA, self-directed investing is the option for you. Be your own investor and pay no commissions on your trades. [Other fees apply.](#)

We use pixels and other tracking technologies to collect your information and actions to enhance site navigation, personalize content, analyze site usage, and assist in marketing efforts. We share this information with social media, advertising, and analytics partners. If you do not make a selection, you agree to our use of these technologies. [Privacy Policy](#)

(HANDS-OFF)

Overwhelmed by your investment options or not sure where to start? We're here to help. Just tell us about your overall retirement and investment goals and our robo advisor will build and manage a custom portfolio for your IRA - just for you.

Open an Automated IRA

STEP 3: OPEN YOUR IRA

How to open your SoFi IRA online.

Now that you've chosen your account and investment style, follow these last three steps to officially open your IRA and put your money to work.

1

Complete application online.

Take a few minutes to provide some basic personal and financial information to set up your account securely. ⓘ

2

Fund your IRA.

Link your bank for a one-time deposit, set up recurring contributions, or rollover funds from an existing 401(k).

We use pixels and other tracking technologies to collect your information and actions to enhance site navigation, personalize content, analyze site usage, and assist in marketing efforts. We share this information with social media, advertising, and analytics partners. If you do not make a selection, you agree to our use of these technologies. [Privacy Policy](#)

Choose your own stocks and ETFs or select an automated, robo-advisor-managed portfolio to put your money to work. ⓘ

[Open an IRA](#)

NEW!

Your future, now with more options. **IRA options trading** has arrived.

Why should you consider using options in an IRA?



Enjoy tax-deferred growth.

Profits on trading options in your IRA are sheltered from current taxes and can be reinvested and may grow on a tax-deferred basis.



Help manage risk in your IRA.

You may use options as a flexible tool for existing stock positions in your IRA, which could help limit the potential for loss.



Generate income for retirement.

Covered calls and cash-secured puts could help generate potential income, making your retirement

We use pixels and other tracking technologies to collect your information and actions to enhance site navigation, personalize content, analyze site usage, and assist in marketing efforts. We share this information with social media, advertising, and analytics partners. If you do not make a selection, you agree to our use of these technologies. [Privacy Policy](#)

Open a SoFi IRA

⁴Options involve substantial risk of loss and the possibility to lose the entire investment. Before trading options review the [Characteristics and Risks of Standardized Options](#).

¹[Terms and conditions apply](#). Matches are made on contributions up to the annual limit.

*Other fees, such as exchange fees, may apply. Please view our [fee disclosure](#) to view a full listing of fees.

We use pixels and other tracking technologies to collect your information and actions to enhance site navigation, personalize content, analyze site usage, and assist in marketing efforts. We share this information with social media, advertising, and analytics partners. If you do not make a selection, you agree to our use of these technologies. [Privacy Policy](#)



We use pixels and other tracking technologies to collect your information and actions to enhance site navigation, personalize content, analyze site usage, and assist in marketing efforts. We share this information with social media, advertising, and analytics partners. If you do not make a selection, you agree to our use of these technologies. [Privacy Policy](#)

Calculators and guides to help you plan your retirement.

You know you're supposed to save for retirement, but do you know how to get started or what you're supposed to do over time? From knowing how much to save, what to invest in, and how to manage your retirement account, our tools and resources can help you on the road to retirement.

[See more investing articles](#)

FAQs

Q: How much can I contribute to an IRA each year? —

The annual contribution limit for a traditional and Roth IRA is \$7,000 for 2025 and \$7,500 for 2026. Those 50 and older can contribute \$8,000 in 2025 and \$8,600 in 2026.

The SEP IRA contribution limit for 2025 is 25% of an employee's total compensation, up to \$70,000. The SEP IRA contribution limit for 2026 is 25% of an employee's total compensation, up to \$72,000. Other limitations may apply.

Q: Are IRA contributions tax deductible? +

Q: Can I have an IRA if I have a 401(k)? +

Q: How do I move my 401(k) to an IRA? +

We use pixels and other tracking technologies to collect your information and actions to enhance site navigation, personalize content, analyze site usage, and assist in marketing efforts. We share this information with social media, advertising, and analytics partners. If you do not make a selection, you agree to our use of these technologies. [Privacy Policy](#)

- Q: What are the withdrawal rules for IRAs?** +
-
- Q: What are required minimum distributions (RMDs)?** +
-
- Q: Who can open a SoFi IRA?** +
-
- Q: How much does it cost to open a SoFi IRA?** +
-
- Q: What are the fees associated with an IRA?** +
-
- Q: How does SoFi invest my retirement savings?** +
-
- Q: How must the rollover be completed?** +
-
- Q: What is an IRA match and how does it work?** +
-
- Q: What type of IRAs are eligible for the IRA 1% match?** +
-
- Q: Is my 403(b) or 457(b) eligible for the match?** +
-
- Q: When will I be paid my 1% match?** +
-
- Q: Is there a holding period?** +

We use pixels and other tracking technologies to collect your information and actions to enhance site navigation, personalize content, analyze site usage, and assist in marketing efforts. We share this information with social media, advertising, and analytics partners. If you do not make a selection, you agree to our use of these technologies. [Privacy Policy](#)


Start saving for retirement your way.

Open a SoFi IRA

[Home](#) > [Online Investing](#) > **IRA Accounts**

QUESTIONS?

Customer Support:

 **(855) 456-7634**

Mon-Thu 5:00 AM - 7:00 PM PT

Fri-Sun 5:00 AM - 5:00 PM PT

Home Loans General Support:

 **(844) 763-4466**

Mon-Fri 6:00 AM - 6:00 PM PT

Closed Saturday & Sunday

[About Us](#)

[Our Leadership](#)

[How it Works](#)

[Our Values](#)

[Press](#)

[Investors](#)

[Careers](#)

[Inclusive Culture](#)

[Contact Us](#)

[On the Money](#)

[FAQs](#)

[Privacy & Security](#)

[Terms of Use](#)

[Disclosures and Agreements](#)

[Licenses](#)

[NMLS Access](#)

[Eligibility Criteria](#)

[ADA Accessibility](#)

[Business Continuity](#)

 [Your privacy options](#)

ALSO OF INTEREST

We use pixels and other tracking technologies to collect your information and actions to enhance site navigation, personalize content, analyze site usage, and assist in marketing efforts. We share this information with social media, advertising, and analytics partners. If you do not make a selection, you agree to our use of these technologies. [Privacy Policy](#)

Intel, insights, and inspo for this financial moment, delivered straight to your inbox.



Subscribe

2750 East Cottonwood Parkway #300
Cottonwood Heights, Utah 84121

INVESTMENTS ARE NOT FDIC INSURED • ARE NOT BANK GUARANTEED • MAY LOSE VALUE

SoFi Invest is a trade name used by SoFi Wealth LLC and SoFi Securities LLC offering investment products and services. Robo investing and advisory services are provided by SoFi Wealth LLC, an SEC-registered investment adviser. Brokerage and self-directed investing products offered through SoFi Securities LLC, Member FINRA/SIPC.

For disclosures on SoFi Invest platforms visit [SoFi.com/legal](https://sofi.com/legal). For a full listing of the fees associated with SoFi Invest please view our fee schedule.

¹ Terms and conditions apply. For 401k rollovers, existing SoFi IRA members must complete 401k rollovers via this [link](#). For SoFi members without a SoFi IRA, a SoFi IRA must first be opened, and 401k rollover must be completed utilizing Capitalize via this [link](#). SoFi and Capitalize will charge no additional fees to process a 401(k) rollover to a SoFi IRA. SoFi is not liable for any costs incurred from the existing 401k provider for rollover. Please check with your 401k provider for any fees or costs associated with the rollover. For IRA contributions, only deposits made via ACH and cash transfer from SoFi Bank accounts are eligible for the match. Click [here](#) for the 1% Match terms and conditions.

SoFi Plus: SoFi Plus is a premium membership that gives members access to our best rewards, benefits, and more when they pay the SoFi Plus Subscription Fee. Between 12/9/25-3/30/26, members with Eligible Direct Deposit or Qualifying Deposits will receive complimentary access to SoFi Plus. Benefits are subject to change and may not be available to everyone. All [terms and conditions](#) applicable to the use of SoFi Plus apply. To learn more about SoFi Plus and available benefits and terms, please see the [SoFi Plus](#) page.

² **SoFi Plus Exclusive Limited-Time 2% Match on NEW IRA Contributions: Terms and conditions apply. SoFi Plus members are eligible to receive a 2% cash match on eligible new contributions made to a SoFi Traditional or Roth IRA up to the annual IRS limit during the limited-time promotional period (1/22/2026 – 4/15/2026). Eligible contributions must be made via ACH**

We use pixels and other tracking technologies to collect your information and actions to enhance site navigation, personalize content, analyze site usage, and assist in marketing efforts. We share this information with social media, advertising, and analytics partners. If you do not make a selection, you agree to our use of these technologies. [Privacy Policy](#)

⁴Options involve risks, including substantial risk of loss and the possibility an investor may lose the entire amount invested in a short period of time. Before an investor begins trading options they should familiarize themselves with the [Characteristics and Risks of Standardized Options](#). Tax considerations with options transactions are unique, investors should consult with their tax advisor to understand the impact to their taxes.

SoFi doesn't provide tax or legal advice. Individual circumstances are unique. Consult with a qualified tax advisor or attorney about your specific needs.

SoFi. 234 1st Street, San Francisco, CA 94105 ©2026 SoFi Technologies, Inc. All rights reserved. Screen images simulated. IN25-2623650-B

©2026 Social Finance, LLC All rights reserved.

 Equal Housing Lender



TLS 1.2
Encrypted

We use pixels and other tracking technologies to collect your information and actions to enhance site navigation, personalize content, analyze site usage, and assist in marketing efforts. We share this information with social media, advertising, and analytics partners. If you do not make a selection, you agree to our use of these technologies. [Privacy Policy](#)