

Advisor Roadmap: Delivering the Benefits of OnePersonPlus®

Dedicated DB
Defined Benefit Services

STEP 1 Getting Started

- ▶ Create a proposal online at www.onepersonplus.com illustrating maximum contribution and tax-savings or call Dedicated DB plan consultant for custom proposal at 1-866-269-2706
- ▶ Present plan illustration to client

STEP 2 Open a Defined Benefit Plan (By Fiscal Year End)

- ▶ Complete Set-up Questionnaire providing detailed business/income profile with client and CPA
- ▶ Client signs completed Set-up Questionnaire and sends with Set up Fee to Dedicated DB.

STEP 3 Plan Design & Installation

- ▶ Dedicated DB will:
 - Design plan
 - Obtain Trust ID
 - Prepare Adoption Agreement & other plan documents
 - Send Welcome Kit with documents to Advisor &/or client for client signature

STEP 5 Annual Review and Reporting

At year end, Dedicated DB requests information from Client on business and employee status and a copy of fiscal year end investment account statement

- ▶ Client sends completed information to Dedicated DB
- ▶ Dedicated DB performs actuarial calculation to determine the exact contribution amount and informs Advisor and Client by letter of final contribution amount
- ▶ Client informs Dedicated DB when remainder of contribution is funded
- ▶ Dedicated DB prepares 5500, other tax forms for client to sign and send to the IRS

STEP 4 Open and Fund the Investment Account

Once Adoption Agreement is signed, complete Investment Account Application using the Trust ID and instructions from Dedicated DB

- ▶ Client signs account application
- ▶ Help your client select investments
- ▶ Client may contribute up to 50% of the proposal's estimated contribution amount prior to year-end.
- ▶ Full contribution is due by tax filing deadline plus extensions, but no later than 8 1/2 months after the plan year end.