

A Significant Tax Strategy for High Income Earners

OnePersonPlus[®]
Defined Benefit Plan

Defined Benefit Plan Overview

Powerful Retirement Plan with Huge Tax Savings

OnePersonPlus[®] plans allow clients the largest yearly retirement contributions — averaging \$100,000+ — while saving huge amounts in taxes. This unique program is designed for owner only, owner + spouse or family businesses. Depending on the situation, business owners may be able to save over \$2 million for retirement in just 10 years. The plan's open architecture allows assets to be invested in mutual funds, bonds, equities, annuities, or any other marketable securities that you and your clients select.

Benefits for Financial Advisors

- A large, steady stream of investment dollars to invest each year of the plan
- Stable investments work well for the plan so no pressure for high yields
- Open architecture to purchase equities, mutual funds, fixed income or other marketable securities
- Simplified plan set-up and administration
- Plans promote long-term relationships
- Complete sales support at www.Dedicated-DB.com
- Turnkey administration by Defined Benefit Specialists who prepare proposals and handle all paperwork related to the plan's set-up and ongoing government reporting

Key Prospects

- Independent professionals, small business owners and individuals with self-employment income
- 40+ years of age
- SEP-IRA clients who want to contribute more each year

Client Benefits

- Highest allowable contributions to a qualified plan — potentially as much as \$100,000 or more
- Annual tax savings of \$40,000 or more
- Investments grow tax-deferred building wealth faster
- Increases income in retirement
- Tax-free roll over to an IRA at retirement or at plan termination
- Low yearly fee and one-time set-up charge

Visit www.Dedicated-DB.com for sales tools to help you sell. Our resources include training for you, brochures for your clients, marketing presentations and a calculator so you can create a customized client presentation in 2 minutes.



Typical Client Occupations

Attorney
Construction Trades
Consultant
Engineer
Entertainer
Farmer
Financial Advisor
Graphic Designer
Independent Corporate Director
Physician
Software Developer
Writer

Basic Fee Schedule

Plan Design and Document Preparation Fee (one-time)

DB: \$1,250 one person
\$250 per additional participant
401(k): \$200

Annual Administration

DB: \$1,950 one person
\$150 per additional participant
401(k): \$550
\$150 per additional participant

Questions

Phone: 1-866-269-2706

DBplans@Dedicated-DB.com

Dedicated Defined Benefit Services
550 North Brand Boulevard
Suite 1610
Glendale, CA 91203

Free Proposal at

www.Dedicated-DB.com

Estimate your client's maximum contribution and savings. Calculate online.

OWNER-ONLY BUSINESS

Objective: Maximum contribution and tax deduction

Profile: Independent consultant age 52, has W-2 income of \$300,000 and plans to retire at 62.

Solution: Defined Benefit (DB) Plan for 10 years and a 401(k)

	DB only	DB + 401(k)
2017 Contribution :	\$186,800	\$227,000
Tax Savings@ 38% :	\$70,900	\$86,200
Projected DB Accumulation :	\$2.60 Million	
Annual DB Benefit :	\$215,000	

EMPLOYEE WITH SIDE-INCOME

Objective: Reduce taxes on side income

Profile: University Professor, age 56, also has \$150,000 in sole proprietor income for the past several years from consulting, board fees and speeches (after paying self-employment taxes) and plans to retire at 62.

Solution: DB Plan for 6 years for side income

2017 Contribution :	\$120,000
Tax Savings@ 38% :	\$45,600
Projected DB Accumulation :	\$866,800
Annual DB Benefit :	\$71,500

OWNER-ONLY, W-2 INCOME FLUCTUATES

Objective: Reduce taxes, retain flexibility

Profile: Engineer, age 48, W-2 income of \$185,000 this year, not sure it will always be this high.

Solution: DB Plan for 14 years, optional 401(k)

	DB only	DB + 401(k)
2017 Contribution :	\$110,300	\$139,400
Tax Savings@ 38% :	\$41,900	\$52,900
Projected DB Accumulation :	\$2.24 Million	
Annual DB Benefit :	\$185,000	

SPOUSE HAS SELF-EMPLOYMENT INCOME

Objective: Invest earned income for retirement

Profile: Wife, age 60, has been earning \$100,000 in bookkeeping practice (after self-employment taxes) for the past several years. They don't need the money now & want to invest it.

Solution: DB Plan for 5 years

2017 Contribution :	\$80,000
Tax Savings@ 38% :	\$30,400
Projected DB Accumulation :	\$463,800
Annual DB Benefit :	\$41,000

MARRIED BUSINESS PARTNERS, NO EMPLOYEES

Objective: Maximize retirement savings

Profile: Husband & wife doctors, Adam age 60, Eva age 58, W-2 income for each is \$270,000, both plan to retire in 5 years.

Solution: DB Plan with 5 years funding, optional 401(k)

	DB only	DB + 401(k)
2017 Contribution :	\$429,500	\$509,900
Tax Savings@ 38% :	\$163,200	\$193,700
Projected DB Accumulation :	\$2.49 Million	
Annual DB Benefit :	\$215,000	

RETIRED CORPORATE EXECUTIVE, CONSULTING FOR A FEW YEARS

Objective: Reduce tax hit and delay Required Minimum Distributions (RMDs)

Profile: Consultant, age 70, earns \$200,000 in W-2 income. She will need to begin taking distributions from her retirement plans this year, and wants to reduce her tax liability while she's working.

Solution: DB Plan for 5 years with a 3-yr. cliff vesting schedule, No RMDs from this plan until 2019

2017 Contribution :	\$143,500
Tax Savings@ 38% :	\$54,600
Projected DB Accumulation :	\$843,300