



You took care of my clients and that's what matters to me the most.



Accountant,  
Missouri



**Highest Contributions, Substantial Deductions**

An OwnersPlus™ Retirement Program provides for the highest allowable contribution to a qualified plan – up to \$200,000 or more annually – for small business owners. It combines a Cash Balance Plan with a Safe Harbor 401(k) / Profit Sharing Plan. This combination allows owners of highly-profitable small businesses and partnerships to maximize tax deductible contributions for themselves, while controlling the cost of employee retirement benefits. The plans are IRS-approved and designed to pass required compliance tests.

**Key Prospects**

- Profitable business owner age 40+ with 1-10 employees
- Owner wants to make larger, deductible contributions than allowed in SEP-IRA or 401(k)
- Owner expects to have cash flow to make contributions for 3-5 years
- Owner is willing to make limited contributions for employees

**Benefits for Financial Advisors**

- Receive large, steady stream of contributions to invest each year
- Deepen relationships with high-income, successful clients
- Open investment platform – allows any marketable securities
- Attracts CPA referrals
- Turnkey administration by Defined Benefit Specialists who design plans and handle all paperwork related to plan set-up and ongoing government compliance and reporting
- Client marketing materials, and knowledgeable consultants to help you close the sale

**Benefits for Clients**

- Large annual tax deductions for the owner
- Partners can set different contribution amounts based on cash flow needs
- Contributions on behalf of employees are limited and established during plan design. Changes in personnel will impact required contributions.
- Investments grow tax deferred, building wealth faster
- At retirement (or at plan termination), assets in both plans are rolled into IRAs and continue to grow tax-deferred until withdrawn
- Older owners can make large contributions to catch up on retirement savings
- Family businesses can use high contributions for senior members as part of estate and succession plans

**Basic Fee Schedule for 2–5 Participants**

**Program Design and Documentation Fee**

*First year only*

Cash Balance Plan .....	\$ 2,250
401(k) Profit Sharing .....	\$ 1,250

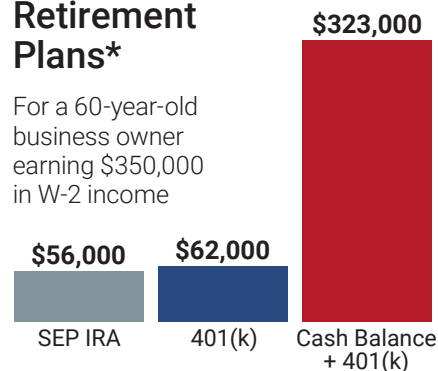
**Annual Administration**

*First year and annually*

Cash Balance Plan .....	\$ 2,850
401(k) Profit Sharing .....	\$ 1,450
Testing Fee .....	\$ 650

**Compare Retirement Plans\***

For a 60-year-old business owner earning \$350,000 in W-2 income



\*2019 plan maximum contributions for a 60-year-old, including "catch-up" contribution of \$6,000 for 401(k)

Plan Design Specialists are **ALWAYS AVAILABLE.**

**1.866.269.2706**

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**Typical OwnersPlus™ Clients** establish a Cash Balance Plan and set a contribution amount they want to fund each year, within IRS limits, based on age, income and years in business. Owners also open a Safe Harbor 401(k)/Profit Sharing plan for all eligible employees, including themselves, and make contributions of 5-7.5% on employees' behalf.

## Medical Practice with 1–10 employees



ESTIMATED TAX SAVINGS:

**\$83,100\*\***

Dr. Curtis will receive 93% of the OwnersPlus™ contribution for her own retirement.

**OBJECTIVE:** Maximize owner contributions and tax savings, control employee benefits cost

**PROFILE:** Dr. Curtis has an Internal Medicine practice with 4 employees

**SOLUTION:** Cash Balance Plan to be funded over 10 years, plus a Safe Harbor 401(k)/Profit Sharing Plan

NAME	AGE	COMPENSATION	401(K) SALARY DEFERRAL	SAFE HARBOR 401(K) PROFIT SHARING	CASH BALANCE	ANNUAL CONTRIBUTION
Dr. Curtis <i>owner</i>	53	\$280,000	\$25,000	\$1,000	\$184,370	\$210,370
Jennifer	29	\$35,000		\$1,750	\$1,250	\$3,000
Sandra	36	\$45,000		\$3,105	\$1,250	\$4,355
Steve	40	\$45,000		\$2,250	\$1,250	\$3,500
Jackie	43	\$45,000		\$2,250	\$1,250	\$3,500

## Business Partners with no employees



ESTIMATED TAX SAVINGS:

**\$141,500\*\***

**OBJECTIVE:** Partners want different contributions based on compensation and cash flow

**PROFILE:** Successful Intellectual Property law firm with 4 partners, no other employees

**SOLUTION:** Cash Balance Plan to be funded for 5 years

NAME	AGE	COMPENSATION	ANNUAL CONTRIBUTION	GOAL
Dana	52	\$280,000	\$72,500	Wants to save 25% of income
Michael	58	\$280,000	\$170,000	Wants to save \$170,000/yr.
Abby	51	\$183,100	\$105,000	Doesn't need cash flow, can save >50%
Cate	42	\$275,000	\$35,000	New family, only modest contribution

## Married Business Owners with three employees



ESTIMATED TAX SAVINGS:

**\$113,500\*\***

Owners will receive 97% of the OwnersPlus™ contribution for their own retirement.

**OBJECTIVE:** Maximize retirement savings

**PROFILE:** Married couple owns successful marketing business with 3 employees

**SOLUTION:** Cash Balance Plan for 7 years for owners, plus Safe Harbor 401(k) Profit Sharing Plan

NAME	AGE	COMPENSATION	401(K) SALARY DEFERRAL	SAFE HARBOR 401(K) PROFIT SHARING	CASH BALANCE	ANNUAL CONTRIBUTION
Phil <i>owner</i>	58	\$239,500	\$25,000	\$1,000	\$236,520	\$262,520
Mary <i>owner</i>	58	\$50,000	\$25,000	\$1,000	\$11,000	\$37,000
Linda	58	\$37,200		\$2,790		\$2,790
Grace	24	\$40,000		\$3,000		\$3,000
James	50	\$19,400		\$1,450		\$1,450

\*\*Assumes combined federal and state tax rate of 37%. Examples are based on specific assumptions and used for illustration only.

Dedicated Defined Benefit Services works with financial advisors nationwide to design retirement programs tailored to clients' needs. Each year, we calculate contribution options, prepare all required documents and tax forms, and provide ongoing consultation to help clients get the most out of their plans and stay in compliance with the IRS laws.

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