FUTUREPLAN by ASCENSUS

Dedicated DB

OwnersPlus Cash Balance + 401(k)

Financial Advisor Program Overview

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 35+ 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 or longer
- Owner is willing to make limited contributions for employees

Benefits for clients

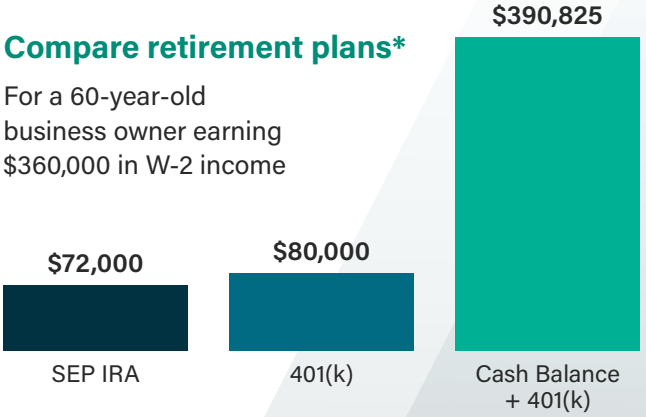
- Large annual tax deductions for the owner
- Partners can set different contribution amounts based on cash flow needs
- Contributions on behalf of employees are limited and established during plan design. Changes in personnel will impact required contributions.
- Investments grow tax deferred, building wealth faster
- At retirement (or at plan termination), assets in both plans may be rolled into IRAs and continue to grow tax deferred until withdrawn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

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 and defined contribution 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

Compare retirement plans*

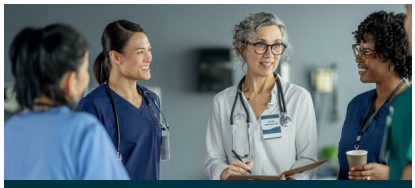
For a 60-year-old business owner earning $360,000 in W-2 income



*2026 plan maximum contributions for a 60-year-old, including "catch-up" contribution of $7,500 for 401(k).

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:
$104,890*

Dr. Curtis will receive 95% 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 four 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 *owner*	53	$360,000	$32,500	$1,000	$237,000	$270,500
Jennifer	29	$35,000		$1,750	$700	$2,450
Sandra	36	$45,000		$3,960	$700	$4,660
Steve	40	$45,000		$2,250	$700	$2,950
Jackie	43	$45,000		$2,250	$700	$2,950

Business partners with no employees

Estimated tax savings:
$155,400*

Objective: Partners want different contributions based on compensation and cash flow
Profile: Successful intellectual property law firm with four partners, no other employees
Solution: Cash balance plan to be funded for five years

Name	Age	Compensation	Annual Contribution	Goal
Dana	52	$360,000	$90,000	Wants to save 25% of income
Michael	58	$360,000	$180,000	Wants to save $170,000/yr.
Abby	51	$188,200	$110,000	Doesn't need cash flow, can save >50%
Cate	42	$360,000	$40,000	New family, only modest contribution

Married business owners with three employees

Estimated tax savings:
$144,040*

Owners will receive 98% of the OwnersPlus contribution for their own retirement.

Objective: Maximize retirement savings
Profile: Married couple owns successful marketing business with three employees
Solution: Cash balance plan for seven 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 *owner*	58	$239,540	$32,500	$1,000	$315,000	$382,000
Mary *owner*	58	$50,000	$32,500		$11,000	$42,000
Linda	58	$37,220		$2,790		$2,790
Grace	24	$40,000		$3,000		$3,000
James	50	$19,385		$1,530		$1,530

*Assumes estimated 31% federal and 6% state tax rates. Examples are based on specific assumptions and used for illustration only. Individual results may vary.

Plan design specialists are always available.

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Investing involves risk, including the risk of loss. As such, your own plan account may earn more or less than the example provided and income taxes will be due when you withdraw from your account. Investing in this manner does not ensure a profit or guarantee against a loss in declining markets.

In addition to the information contained in the examples provided, approximations are based on a 5.5% nominal investment growth rate. Number of years of savings equals retirement age minus current age in whole number of years. This assumes no loans or withdrawals are taken throughout the current age to retirement age.

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