



Typical OwnersPlus™ Businesses

- Construction Trades
- Consultancy
- Dental Practice
- Family Business
- Farm
- Financial Advisory
- Franchisee
- IT Firm
- Law Partnership
- Marketing Services
- Medical Practice
- Property Management

Highest Contributions, Substantial Tax Savings

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 members of partnerships to maximize tax deductible contributions for themselves, while controlling the total cost of employee retirement benefits. The plans are IRS-approved and designed to pass all required compliance tests.

Advantages for Business Owners

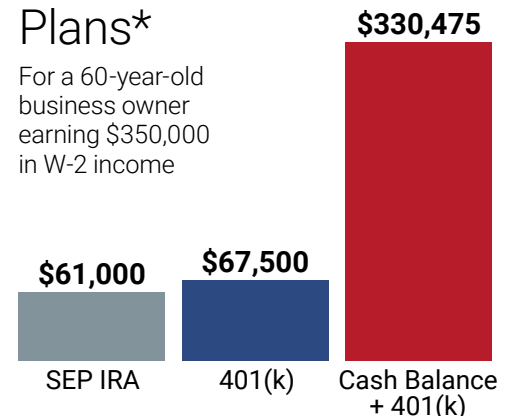
- Large annual tax savings for the owner
- Partners can receive different contribution amounts
- Contributions on behalf of employees are limited and established during plan design. However, changes in personnel will impact required contributions.
- Investments grow tax-deferred, building wealth faster
- At retirement (or at plan termination), assets in both the Cash Balance and the 401(k) plans are rolled into IRAs where they continue to grow tax-deferred until withdrawn

Is OwnersPlus™ Cash Balance + 401(k) Program Right for you?

- You are the owner, age 35+, of a profitable business with 1–10 employees
- You want to make larger, deductible contributions than allowed in SEP-IRA or 401(k)
- You expect to have cash flow to make contributions for at least 3-5 years
- You are willing to make limited contributions for employees

Compare Retirement Plans*

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



*2022 plan maximum contributions for a 60-year-old, including "catch-up" contribution of \$6,500 for 401(k)

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

Also applies in first year

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

Important Dates

These plans should be opened by December 31 and at the latest by the business' tax filing deadline including extensions for the plan year. Request a personal illustration now and consult your tax advisor to determine whether OwnersPlus™ is right for you.

Dedicated Defined Benefit Services Plan Design Specialists are available to work with you

DBPlans@Dedicated-DB.com

Contact Your Financial Advisor or CPA or call:

866.269.2706

Dedicated-DB.com

OwnersPlus™ Plan Sponsors 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:

\$89,570**

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 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	\$305,000	\$27,000	\$1,000	\$201,185	\$299,185
Jennifer	29	\$35,000		\$1,750	\$700	\$2,450
Sandra	36	\$45,000		\$3,870	\$700	\$4,570
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:

\$141,520**

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	\$305,000	\$72,500	Wants to save 25% of income
Michael	58	\$305,000	\$170,000	Wants to save \$170,000/yr.
Abby	51	\$183,100	\$105,000	Doesn't need cash flow, can save >50%
Cate	42	\$290,000	\$35,000	New family, only modest contribution

Married Business Owners with three employees



ESTIMATED TAX SAVINGS:

\$122,590**

Owners will receive 98% 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	\$27,000	\$1,000	\$258,100	\$286,100
Mary <i>owner</i>	58	\$50,000	\$27,000		\$11,000	\$38,000
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 estimated 31% federal and 6% state tax rates. Examples are based on specific assumptions and used for illustration only.

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