FUTUREPLAN by ASCENSUS

Dedicated DB

High-Contribution Retirement Plans

For High-Income Self-Employed Individuals and Small Business Owners

OnePersonPlus®
Defined Benefit Plan

- Owner-only and family businesses
- Large deductible contributions averaging $100,000 annually
- Open platform for investments
- Requires annual contributions
- Can be combined with OnePerson(k) to increase total contribution and flexibility

OwnersPlus
Cash Balance + 401(k) Plan

- Business owners with employees
- Large deductible contributions for owners, up to $200,000 or more
- Limits total cost of contributions for employees
- Open platform for investments
- Requires annual contributions
- Combines cash balance with a safe harbor 401(k)/profit sharing plan

OnePerson(k)
Personal 401(k) Plan

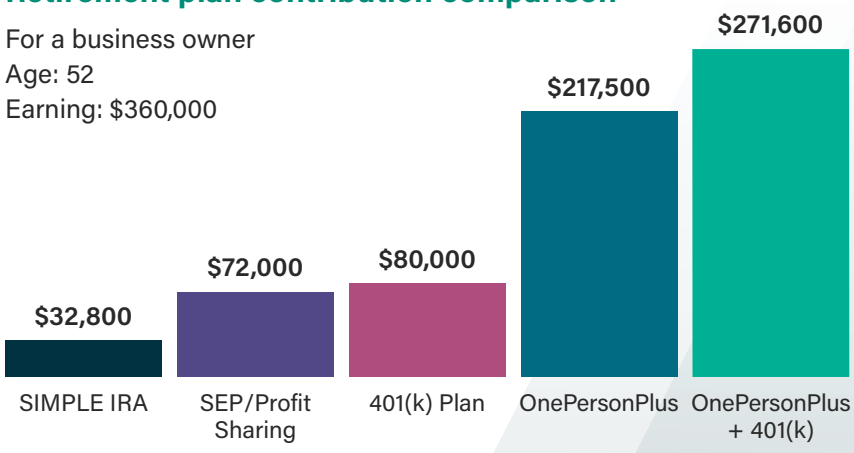
- Owner-only and family businesses
- Deductible contributions, limited to the lesser of 25% of compensation or $72,000 (plus catch-up of $8,000 if over age 50)
- Open platform for investments
- Optional annual contributions

Typical client occupation

- Attorney
- Construction trades
- Consultant
- Dentist
- Engineer
- Entertainer
- Farmer
- Financial advisor
- Independent corporate director
- Online entrepreneur
- Physician
- Real estate agent
- Sales representative
- Software developer
- Writer

Retirement plan contribution comparison*

For a business owner
Age: 52
Earning: $360,000



*2026 plan maximum contribution limits for a 52-year-old, including "catch-up" contributions of $4,000 for SIMPLE IRA, $8,000 for 401(k).

Defined benefit plan advantages for financial advisors

- A large, steady stream of contribution dollars to invest each year. The average plan term is 8+ years and provides an eligible rollover distribution.
- A powerful tax strategy that drives referrals from CPAs and deepens client relationships.
- Advisors can offer any marketable securities including equities, mutual funds, ETFs, annuities, or fixed income. Custodian plan assets at the institution of choice.
- Simplified plan set-up and administration—no special technical needs or skills required.

Always available concierge consulting.

Nationwide support for financial advisors and wholesalers:

- Unlimited pre-sale consultations and retirement plan expertise.
- Available anytime—even nights and weekends by appointment.
- Free plan illustrations and proposals.
- Sales ideas and marketing resources.
- Referrals and warm handoff to other qualified TPAs if client does not fit our plans.

Plan design specialists are always available.

866-269-2706 DBPlans@Dedicated-DB.com Dedicated-DB.com

These examples are based on specific assumptions and are used for illustrative purposes only. Individual results may vary.

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.

The information is intended to be educational and is not tailored to the investment needs of any specific investor. Consult an attorney, tax professional, or other advisor regarding your specific situation. Copyright ©2026 Dedicated Defined Benefit Services, part of FuturePlan by Ascensus. All Rights Reserved. OnePersonPlus is a registered trademark of FuturePlan Administrative Services, LLC. 1672869-FUT-1751903 (05/2026)