

High Contribution Retirement Plans

For **High Income** Self-employed Individuals & Small Business Owners

OnePersonPlus[®] Defined Benefit Plan

- Owner-only and family businesses
- Large deductible contributions averaging \$130,000 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)

- 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

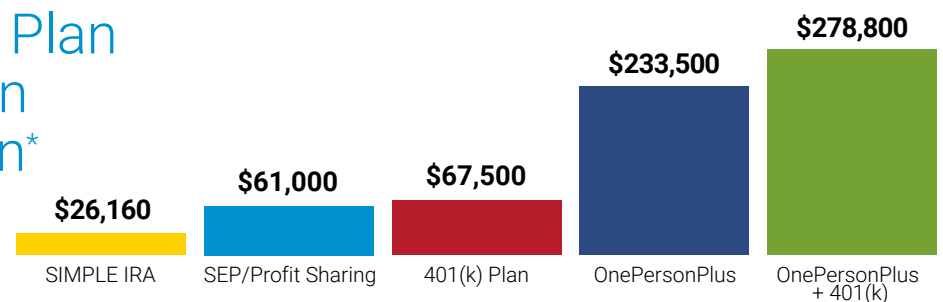
- Owner-only and family businesses
- Deductible contributions, limited to the lesser of 25% of compensation or \$58,000 (plus catch up of \$6,500 if over age 50)
- Open platform for investments
- Optional annual contributions

Typical Client Occupations

Attorney	Independent
Construction Trades	Corporate Director
Consultant	Online Entrepreneur
Dentist	Physician
Engineer	Real Estate Agent
Entertainer	Sales Rep
Farmer	Software Developer
Financial Advisor	Writer

Retirement Plan Contribution Comparison*

For a Business Owner
Age 52
Earning \$305,000



*2022 plan maximum contribution limits for a 52 year old, including "catch-up" contributions of \$3,000 for SIMPLE IRA, \$6,500 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 then rolls to an IRA.
- 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

OnePersonPlus[®]
Defined Benefit Plan

Plan Design & Document Preparation Fee – First Year Only

\$1,500 Business Owner

With or Without Spouse or Partner

Annual Administration Fee (Including First Year)

\$2,350 Business Owner

\$ 75 Spouse or Partner

OnePersonPlus[®]
Defined Benefit Plan

+ **OnePerson(k)**[™]
Personal 401(k) Plan

Plan Design & Document Preparation Fee – First Year Only

\$1,800 Business Owner

With or Without Spouse or Partner

Annual Administration Fee (Including First Year)

\$3,075 Business Owner

\$ 300 Spouse or Partner

OwnersPlus[™]
Cash Balance + 401(k)

Plan Design & Document Preparation Fee – First Year Only

\$3,500 Up to 5 Participants

\$ 150 Per Additional Participant

Annual Administration Fee (Including First Year)

\$4,300 Up to 5 Participants

\$ 150 Per Additional Participant

Annual Testing Fee (Including First Year)

\$ 650 Cash Balance and 401(k)

\$ 850 Pre-existing 401(k)

OnePerson(k)[™]
Personal 401(k) Plan

Document Preparation Fee – First Year Only

\$ 500

Annual Administration Fee (Including First Year)

\$ 750 Business Owner

\$ 150 Spouse or Partner

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

Dedicated DB
Defined Benefit Services
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