

# High Contribution Retirement Plans

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

## 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

## 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

## OnePerson(k)™

Personal 401(k) Plan

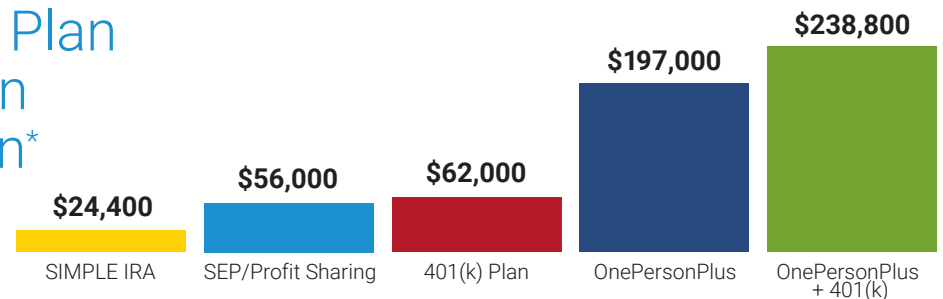
- Owner-only and family businesses
- Deductible contributions, limited to the lesser of 25% of compensation or \$56,000 (plus catch up of \$6,000 if over age 50)
- Open platform for investments
- Optional annual contributions

### 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 \$280,000



\*2019 plan maximum contribution limits for a 52 year old, including "catch-up" contributions of \$3,000 for SIMPLE IRA, \$6,000 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 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

**OwnersPlus**<sup>™</sup>  
Cash Balance + 401(k)

**OnePersonPlus**<sup>®</sup>  
Defined Benefit Plan

**OnePersonPlus**<sup>®</sup>  
Defined Benefit Plan  
+ **OnePerson(k)**<sup>™</sup>  
Personal 401(k) Plan

**OnePerson(k)**<sup>™</sup>  
Personal 401(k) Plan

**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)

**Plan Design & Document Preparation Fee – First Year Only**

\$1,250 Business Owner  
\$ 250 Per Additional Participant

**Annual Administration Fee (Including First Year)**

\$1,950 Business Owner  
\$ 150 Per Additional Participant

**Plan Design & Document Preparation Fee – First Year Only**

\$1,450 Business Owner  
\$ 250 Spouse or Partner

**Annual Administration Fee (Including First Year)**

\$2,500 Business Owner  
\$ 300 Spouse or Partner

**Document Preparation Fee – First Year Only**

\$ 200

**Annual Administration Fee (Including First Year)**

\$ 550 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
- Quick Adoption Process to open plans through December 31st

**Dedicated DB**  
Defined Benefit Services  
an Ascensus<sup>®</sup> company

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