



Typical Occupations

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

Powerful Retirement Plan with Huge Tax Savings

OnePersonPlus® plans allow clients the largest yearly retirement contributions – averaging \$100,000+ – while saving huge amounts in taxes. This unique program is designed for owner only, owner + spouse or family businesses. Depending on the situation, business owners may be able to save over \$2 million for retirement in just 10 years. The plan’s website, Dedicated-DB.com, has information on these defined benefit plans with educational modules, sales and marketing materials and a proposal to create a customized client presentation in minutes.

Benefits for Tax Professionals

- Plans build client loyalty by reinforcing your knowledge of sophisticated tax strategies.
- Consultation in setting up the plans leads to more client interaction and deepens the relationship.
- Clients refer others to you for your innovative approach to their tax situation.
- The www.Dedicated-DB.com website provides complete information, marketing and sales materials and a proposal tool to calculate an estimate for clients in 2 minutes.
- Full technical and sales support to answer questions ALWAYS AVAILABLE.
- Plan set-up is turnkey for you, the client and the financial advisor with Dedicated Defined Benefit Services.

Benefits for Clients

- Contributions are fully tax deductible - saving huge amounts in taxes
- Highest allowable contributions to a qualified plan – potentially as much as \$100,000 or more
- Investments grow tax-deferred building wealth faster
- Tax deferred roll over to an IRA at retirement or plan termination
- Low yearly fee and one-time set-up charge
- For S-corps, the calculated plan contribution can be used to optimize W-2 compensation, thus avoiding the IRS “reasonable salary” tax trap
- Reduces income to allow certain S-corporations, partnerships and sole proprietorships to take potentially up to 20% pass-through deduction on QB income

Consider Clients Who Are

- Independent professionals, family businesses and individuals with self-employment income
- 40+ years of age
- SEP-IRA and 401(k) clients who want to contribute and deduct more each year

Basic Fee Schedule

Plan Design and Documentation Fee

First year only

DB: Business Owner.....	\$ 1,250
Per Additional Participant.....	\$ 250
401(k)	\$ 200

Annual Administration

Also applies in first year

DB: Business Owner.....	\$ 1,950
Per Additional Participant.....	\$ 150
401(k): Business Owner	\$ 550
Per Additional Participant.....	\$ 150

Get a Free Illustration

Estimate your client’s maximum contribution and savings. Calculate Online.

Plan Design Specialists are **ALWAYS AVAILABLE.**

1.866.269.2706
Dedicated-DB.com

Visit www.Dedicated-DB.com for sales materials. Our resources include training for you, brochures for your clients, marketing presentations and a calculator so you can create a customized client presentation in 2 minutes.

Owner-Only Business



PROFILE:

Independent consultant age 52, has W-2 income of \$300,000 and plans to retire at 62.

OBJECTIVE:

Maximum contribution and tax deduction

SOLUTION:

Defined Benefit (DB) Plan for 10 years and a 401(k)

	DB only	DB + 401(k)
2019 Contribution :	\$197,000	\$238,800
Tax Savings@ 37% :	\$72,800	\$88,300
Projected DB Accumulation :	\$2.72 Million	

Married Business Partners, No Employees



PROFILE:

Husband & wife doctors, Adam age 60, Eva age 58, W-2 income for each is \$275,000, both plan to retire in 5 years.

OBJECTIVE:

Maximize retirement savings

SOLUTION:

DB Plan with 5 years funding, optional 401(k)

	DB only	DB + 401(k)
2019 Contribution :	\$458,700	\$542,300
Tax Savings@ 37% :	\$169,700	\$200,600
Projected DB Accumulation :	\$2.60 Million	

Employee With Side-Income



PROFILE:

University Professor, age 56, also has \$150,000 in sole proprietor income for the past several years from consulting, board fees and speeches (after paying self-employment taxes) and plans to retire at 62.

OBJECTIVE:

Reduce taxes on side income

SOLUTION:

DB Plan for 6 years for side income

2019 Contribution :	\$120,000
Tax Savings@ 37% :	\$44,400
Projected DB Accumulation :	\$854,800

Retired Corporate Executive, Consulting For A Few Years



PROFILE:

Consultant, age 70, earns \$200,000 in W-2 income. She will need to begin taking distributions from her retirement plans this year, and wants to reduce her tax liability while she's working.

OBJECTIVE:

Reduce tax hit and delay Required Minimum Distributions (RMDs)

SOLUTION:

DB Plan for 5 years with a 3-yr. cliff vesting schedule, No RMDs from this plan until 2022

2019 Contribution :	\$149,900
Tax Savings@ 37% :	\$55,400
Projected DB Accumulation :	\$834,300

Sole Proprietor Opens DB + 401(k) Plan to Qualify for New 199A Deduction



PROFILE:

Doctor, age 52 is married and nets \$500,000 (after paying self-employment tax) as an anesthesiologist.

NEW DEDUCTION:

As owner of a pass-through entity, the doctor could qualify for a new tax deduction (Section 199A) of up to 20% of his business income if his income is below the \$321,400 threshold for married couples.

OBJECTIVE:

Lower taxable income to maximize tax savings

SOLUTION:

DB Plan and 401(k) for 10 years

What a Difference a DB Makes

Without a Retirement Plan		With a DB + 401(k) Plan	
Net Profit:	\$500,000	Net Profit:	\$500,000
Retirement Contribution:	\$0	DB + 401(k) Contribution:	\$238,300
Qualified Business Income:	\$500,000	Qualified Business Income:	\$261,700
Pass-through Deduction:	\$0	Pass-through Deduction:	\$52,340
Taxable Income:	\$500,000	Taxable Income:	\$209,360
	\$125,390 TAX BILL		\$38,600 TAX BILL
			\$86,790 TAX SAVINGS

For companies with employees contact us to see if OwnersPlus™ Cash Balance + 401(k) might be right for your client.