



### 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.

Visit [www.Dedicated-DB.com](http://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.

Plan Design Specialists are **ALWAYS AVAILABLE.**

**1.866.269.2706**  
Dedicated-DB.com

**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)
<b>2018 Contribution :</b>	<b>\$197,300</b>	<b>\$238,300</b>
Tax Savings@ 37% :	\$73,000	\$88,100
Projected DB Accumulation :	\$2.66 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)
<b>2018 Contribution :</b>	<b>\$454,000</b>	<b>\$536,000</b>
Tax Savings@ 37% :	\$167,900	\$198,300
Projected DB Accumulation :	\$2.54 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

<b>2018 Contribution :</b>	<b>\$120,000</b>
Tax Savings@ 37% :	\$44,400
Projected DB Accumulation :	\$842,200

**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 2021

<b>2018 Contribution :</b>	<b>\$151,700</b>
Tax Savings@ 37% :	\$56,100
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 \$315,000 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:	<b>\$238,100</b>
Qualified Business Income:	\$500,000	Qualified Business Income:	\$261,900
Pass-through Deduction:	\$0	Pass-through Deduction:	<b>\$52,380</b>
<b>Taxable Income:</b>	<b>\$500,000</b>	<b>Taxable Income:</b>	<b>\$209,520</b>
<b>\$126,380 TAX BILL</b>		<b>\$38,860 TAX BILL</b>	<b>\$87,520 TAX SAVINGS</b>

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