FUTUREPLAN by ASCENSUS

Dedicated DB

OnePersonPlus® Defined Benefit Plan

Program Overview for Tax Professionals

A 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 $3.4 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 two 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 individual with self-employment income
- 35+ years of age
- SEP-IRA and 401(k) clients who want to contribute and deduct more each year

Typical occupations

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

More Resources Available

Visit Dedicated-DB.com for tools to help you sell. Our resources include training for you, factsheets for your clients, marketing presentations, and a calculator so you can create a customized client presentation in two minutes.

Get a Free Illustration

Estimate your client's maximum contribution and savings.
Calculate online.

Contact Us

866-269-2706
Dedicated-DB.com

Our Plan Design Specialists are always available to help walk you through all the steps of setting up a plan. No question is too big or small, give us a call.

Typical OnePersonPlus Clients

Owner-only business

Independent consultant age 53, has W-2 income of $360,000 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)
2026 Contribution	$230,100	$284,200
Tax Savings@ 37%*:	$85,135	$105,150
Projected DB Accumulation	$3.16 million	

Married business partners, no employees

Husband & wife doctors, Adam age 61, Eva age 59, W-2 income for each is $360,000, both plan to retire in 5 years.

OBJECTIVE
Maximize retirement savings

SOLUTION
DB plan with five years funding, optional 401(k)

	DB only	DB + 401(k)
2026 Contribution	$559,800	$668,000
Tax Savings@ 37%*	$207,125	$247,160
Projected DB Accumulation	$3.4 million	

Employee with side-income

University Professor, age 57, 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 six years for side income

	DB only
2026 Contribution	$148,400
Tax Savings@ 37%*	$54,905
Projected DB Accumulation	$909,190

Retired corporate executive,consulting for a few years

Consultant, age 72, earns $200,000 in W-2 income. She needs to begin taking distributions from her retirement plans this year, and wants to reduce her tax liability.

OBJECTIVE
Reduce tax hit and delay Required Minimum Distributions (RMDs)

SOLUTION
DB plan for five years with a 3-yr. cliff vesting schedule, no RMDs from this plan until 2028

	DB only
2026 Contribution	$128,400
Tax Savings@ 37%*	$47,505
Projected DB Accumulation	$769,640

Sole proprietor opens DB + 401(k) plan to qualify for 199A deduction

Doctor, age 53 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 tax deduction (Section 199A) of up to 20% of her business income if her income is below the $394,600 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	$254,400
Qualified Business Income	$500,000	Qualified Business Income	$245,600
Pass-through Deduction:	$0	Pass-through Deduction	$49,120
Taxable Income	**$500,000**	**Taxable Income**	**$196,480**

$112,300 TAX SAVINGS

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

*Assumes estimated 31% federal and 6% state tax rates. These examples are based on specific assumptions and are used for illustrative purposes only. Individual results may vary.

Reach out to our team of Defined Benefit plan specialists.

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

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.

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