



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
- 35+ 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.....	\$ 1,500
401(k)	\$ 500

Annual Administration

Also applies in first year

DB: Business Owner.....	\$ 2,350
Spouse or Partner	\$ 75
401(k): Business Owner	\$ 750
Spouse or Partner	\$ 150

Get a Free Illustration

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

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.

Plan Design Specialists are **ALWAYS AVAILABLE.**

866.269.2706

Dedicated-DB.com

Owner-Only Business



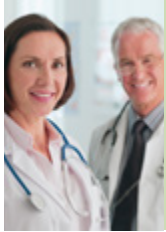
PROFILE:
Independent consultant age 53, has W-2 income of \$305,000 and plans to retire at 62.

OBJECTIVE:
Maximum contribution and tax deduction

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

	DB only	DB + 401(k)
2022 Contribution :	\$240,600	\$285,900
Tax Savings@ 37%* :	\$89,020	\$105,780
Projected DB Accumulation :	\$2.67 Million	

Married Business Partners, No Employees



PROFILE:
Husband & wife doctors, Adam age 61, Eva age 59, W-2 income for each is \$305,000, 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)
2022 Contribution :	\$528,300	\$618,900
Tax Savings@ 37%* :	\$195,470	\$228,990
Projected DB Accumulation :	\$2.87 Million	

Employee With Side-Income



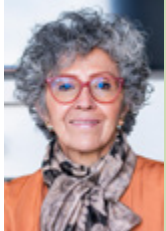
PROFILE:
University Professor, age 57, also has \$150,000 in sole proprietor income for the past several years from consulting, board fees and speeches (after paying self-employment taxes) and plans to retire at 62.

OBJECTIVE:
Reduce taxes on side income

SOLUTION:
DB Plan for 6 years for side income

2022 Contribution :	\$147,800
Tax Savings@ 37%* :	\$54,685
Projected DB Accumulation :	\$809,180

Retired Corporate Executive, Consulting For A Few Years



PROFILE:
Consultant, age 72, 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 2025

2022 Contribution :	\$138,600
Tax Savings@ 37%* :	\$51,200
Projected DB Accumulation :	\$769,600

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



PROFILE:
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 \$340,100 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:	\$262,000
Qualified Business Income:	\$500,000	Qualified Business Income:	\$238,000
Pass-through Deduction:	\$0	Pass-through Deduction:	\$47,600
Taxable Income:	\$500,000	Taxable Income:	\$190,400
			\$114,550 TAX SAVINGS

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