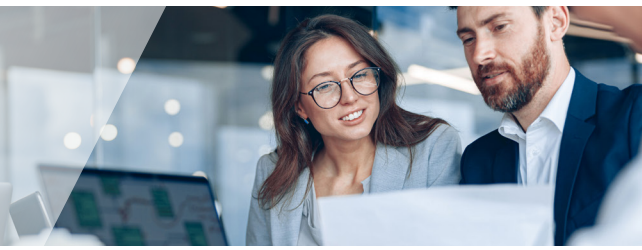
FUTUREPLAN by ASCENSUS

Dedicated DB



OnePersonPlus® Defined Benefit Plan

Program Overview for Business Owners

A powerful tax strategy for high income earners

The OnePersonPlus Defined Benefit (DB) plan is an IRS-approved retirement plan that allows independent professionals, small business owners, and individuals with self-employment income to make large annual contributions which may potentially accumulate to as much as $1-3.4 million in just 5-10 years. The contributions are deductible and can potentially reduce income tax liability by $40,000 or more annually.

Is a defined benefit plan right for you?

If you're a sole practitioner or own a family business, you may qualify for a huge tax deduction each year against your business income. The OnePersonPlus DB plan is designed specifically to meet the tax savings and retirement income needs of people who are:

- 35+ years of age
- Interested in contributing more than allowed in a 401(k) or SEP-IRA
- Able to make that contribution for at least three years or longer
- Earning $100,000+ annually

Advantages of defined benefit plans

- Highest allowable contributions to a qualified plan—$100,000 or more
- Investments grow tax deferred, building wealth faster
- Tax-deferred rollover options include NRA, retirement, and plan term
- Simplified plan set-up
- You and your financial advisor select the investments
- Reduces income to allow certain S-corporations, partnerships, and sole proprietorships to take potentially up to 20% pass-through deduction on income

Typical plan owners include:

- Independent contractors, consultants, professionals, and sales reps
- Owner-only or owner + spouse or family business
- Self-employed spouses of high income earners
- Individuals who also receive self-employment income from a side business

Typical occupations

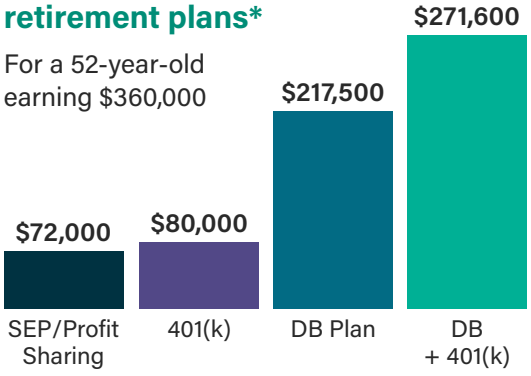
- Attorney
- Construction trades
- Consultant
- Dentist
- Engineer
- Entertainer
- Farmer
- Financial advisor
- Independent corporate director
- Internet entrepreneur
- Physician
- Real estate agent
- Sales representative
- Software developer
- Writer

Highest contributions

- Contribute 2–3 times the amount you might otherwise contribute to a SEP or 401(k).
- The contribution is calculated based on age, earned income, and years of service
- Contributions must be made each year
- Contributions are due by the tax-filing deadline including extensions, but not later than 8½ months after the fiscal year end

Compare retirement plans*

For a 52-year-old earning $360,000



*2026 plan maximum contribution limits for a 52-year-old, including "catch-up" contribution of $8,000 for 401(k).

Typical OnePersonPlus plan owners

Estimated tax savings: **$105,150**

Nick Maximizing tax savings

Profile: 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 at 37%*:	$85,135	$105,150
Projected DB accumulation:	$3.16 million	

Estimated tax savings: **$54,905**

Charles Taking advantage of a part-time income opportunity

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: Maximum contribution and tax deduction

Solution: DB plan for 10 years

2026 Contribution:	**$148,400**
Tax savings at 37%*:	$55,905
Projected DB accumulation:	$909,190

Estimated tax savings: **$33,670**

Teresa Building retirement wealth with spouse's income

Profile: Wife, age 61, has been earning $100,000 in bookkeeping practice (after self-employment taxes) for the past several years. They don't need the money now and want to invest it.

Objective: Invest earned income for retirement

Solution: DB plan for 5 years

2026 Contribution:	**$91,000**
Tax savings at 37%*:	$33,670
Projected DB accumulation:	$551,860

Getting started is as easy as 1-2-3

1. Decide on percent of annual income to contribute. We'll estimate your benefit and contribution.
2. Submit plan design questionnaire with plan design and document preparation fee.
3. Once you have received and signed your plan document, you can open an investment account and select investments.

Important dates

OnePersonPlus plans should be opened by December 31 and at the latest by the business' tax filing deadline including extensions for the plan year. Check with your financial advisor for more detail.

You choose the investments

Your assets may be invested in mutual funds, bonds, equities, annuities, or other marketable securities that you and your advisor select. Investments with low volatility are generally recommended.

Companies with employees

Consider an OwnersPlus Retirement Program which combines a cash balance defined benefit plan with a safe harbor 401(k)/profit sharing plan. For more information, please contact our plan design specialists at 866-269-2709.

*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 your financial advisor or CPA, or contact us.

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.

The information is intended to be educational and is not tailored to the investment needs of any specific investor. Consult an attorney, tax professional, or other advisor regarding your specific situation. Copyright ©2026 Dedicated Defined Benefit Services, part of FuturePlan by Ascensus. All Rights Reserved. OnePersonPlus is a registered trademark of FuturePlan Administrative Services, LLC. 1672869-FUT-1672870 (04/2026)