

A Significant Tax Strategy for High Income Earners

OnePersonPlus[®]
Defined Benefit Plan

Defined Benefit Plan Overview

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 open architecture allows assets to be invested in mutual funds, bonds, equities, annuities, or any other marketable securities that you and your clients select.

Benefits for Financial Advisors

- A large, steady stream of investment dollars to invest each year of the plan
- Stable investments work well for the plan so no pressure for high yields
- Open architecture to purchase equities, mutual funds, fixed income or other marketable securities
- Simplified plan set-up and administration
- Plans promote long-term relationships
- Complete sales support at www.Dedicated-DB.com
- Turnkey administration by Defined Benefit Specialists who prepare proposals and handle all paperwork related to the plan's set-up and ongoing government reporting

Key Prospects

- Independent professionals, small business owners and individuals with self-employment income
- 40+ years of age
- SEP-IRA clients who want to contribute more each year

Client Benefits

- Highest allowable contributions to a qualified plan — potentially as much as \$100,000 or more
- Annual tax savings of \$40,000 or more
- Investments grow tax-deferred building wealth faster
- Increases income in retirement
- Tax-free roll over to an IRA at retirement or at plan termination
- Low yearly fee and one-time set-up charge

Visit www.Dedicated-DB.com for sales tools to help you sell. 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.



Typical Client Occupations

Attorney
Construction Trades
Consultant
Engineer
Entertainer
Farmer
Financial Advisor
Graphic Designer
Independent Corporate Director
Physician
Software Developer
Writer

Basic Fee Schedule

Plan Design and Document Preparation Fee (one-time)

DB: \$1,250 one person
\$250 per additional participant
401(k): \$200

Annual Administration

DB: \$1,950 one person
\$150 per additional participant
401(k): \$550
\$150 per additional participant

Questions

Phone: 1-866-269-2706

DBplans@Dedicated-DB.com

Dedicated Defined Benefit Services
550 North Brand Boulevard
Suite 1610
Glendale, CA 91203

Free Proposal at

www.Dedicated-DB.com

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

OWNER-ONLY BUSINESS	EMPLOYEE WITH SIDE-INCOME																							
<p>Objective: Maximum contribution and tax deduction</p> <p>Profile: Independent consultant age 52, has W-2 income of \$300,000 and plans to retire at 62.</p> <p>Solution: Defined Benefit (DB) Plan for 10 years and a 401(k)</p> <table border="0" data-bbox="94 514 779 714"> <thead> <tr> <th></th> <th>DB only</th> <th>DB + 401(k)</th> </tr> </thead> <tbody> <tr> <td>2018 Contribution :</td> <td>\$197,300</td> <td>\$238,300</td> </tr> <tr> <td>Tax Savings@ 37% :</td> <td>\$73,000</td> <td>\$88,100</td> </tr> <tr> <td>Projected DB Accumulation :</td> <td>\$2.66 Million</td> <td></td> </tr> <tr> <td>Annual DB Benefit :</td> <td>\$220,000</td> <td></td> </tr> </tbody> </table>		DB only	DB + 401(k)	2018 Contribution :	\$197,300	\$238,300	Tax Savings@ 37% :	\$73,000	\$88,100	Projected DB Accumulation :	\$2.66 Million		Annual DB Benefit :	\$220,000		<p>Objective: Reduce taxes on side income</p> <p>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.</p> <p>Solution: DB Plan for 6 years for side income</p> <table border="0" data-bbox="873 556 1339 714"> <tbody> <tr> <td>2018 Contribution :</td> <td>\$120,000</td> </tr> <tr> <td>Tax Savings@ 37% :</td> <td>\$44,400</td> </tr> <tr> <td>Projected DB Accumulation :</td> <td>\$842,200</td> </tr> <tr> <td>Annual DB Benefit :</td> <td>\$69,400</td> </tr> </tbody> </table>	2018 Contribution :	\$120,000	Tax Savings@ 37% :	\$44,400	Projected DB Accumulation :	\$842,200	Annual DB Benefit :	\$69,400
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OWNER-ONLY, W-2 INCOME FLUCTUATES	SPOUSE HAS SELF-EMPLOYMENT INCOME																							
<p>Objective: Reduce taxes, retain flexibility</p> <p>Profile: Engineer, age 48, W-2 income of \$185,000 this year, not sure it will always be this high.</p> <p>Solution: DB Plan for 14 years, optional 401(k)</p> <table border="0" data-bbox="94 1060 779 1260"> <thead> <tr> <th></th> <th>DB only</th> <th>DB + 401(k)</th> </tr> </thead> <tbody> <tr> <td>2018 Contribution :</td> <td>\$114,800</td> <td>\$144,400</td> </tr> <tr> <td>Tax Savings@ 37% :</td> <td>\$42,400</td> <td>\$53,400</td> </tr> <tr> <td>Projected DB Accumulation :</td> <td>\$2.24 Million</td> <td></td> </tr> <tr> <td>Annual DB Benefit :</td> <td>\$185,000</td> <td></td> </tr> </tbody> </table>		DB only	DB + 401(k)	2018 Contribution :	\$114,800	\$144,400	Tax Savings@ 37% :	\$42,400	\$53,400	Projected DB Accumulation :	\$2.24 Million		Annual DB Benefit :	\$185,000		<p>Objective: Invest earned income for retirement</p> <p>Profile: Wife, age 60, has been earning \$100,000 in bookkeeping practice (after self-employment taxes) for the past several years. They don't need the money now & want to invest it.</p> <p>Solution: DB Plan for 5 years</p> <table border="0" data-bbox="873 1102 1339 1260"> <tbody> <tr> <td>2018 Contribution :</td> <td>\$80,000</td> </tr> <tr> <td>Tax Savings@ 37% :</td> <td>\$29,600</td> </tr> <tr> <td>Projected DB Accumulation :</td> <td>\$448,500</td> </tr> <tr> <td>Annual DB Benefit :</td> <td>\$39,600</td> </tr> </tbody> </table>	2018 Contribution :	\$80,000	Tax Savings@ 37% :	\$29,600	Projected DB Accumulation :	\$448,500	Annual DB Benefit :	\$39,600
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MARRIED BUSINESS PARTNERS, NO EMPLOYEES	RETIRED CORPORATE EXECUTIVE, CONSULTING FOR A FEW YEARS																							
<p>Objective: Maximize retirement savings</p> <p>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.</p> <p>Solution: DB Plan with 5 years funding, optional 401(k)</p> <table border="0" data-bbox="94 1680 779 1879"> <thead> <tr> <th></th> <th>DB only</th> <th>DB + 401(k)</th> </tr> </thead> <tbody> <tr> <td>2018 Contribution :</td> <td>\$454,000</td> <td>\$536,000</td> </tr> <tr> <td>Tax Savings@ 37% :</td> <td>\$167,900</td> <td>\$198,300</td> </tr> <tr> <td>Projected DB Accumulation :</td> <td>\$2.54 Million</td> <td></td> </tr> <tr> <td>Annual DB Benefit :</td> <td>\$220,000</td> <td></td> </tr> </tbody> </table>		DB only	DB + 401(k)	2018 Contribution :	\$454,000	\$536,000	Tax Savings@ 37% :	\$167,900	\$198,300	Projected DB Accumulation :	\$2.54 Million		Annual DB Benefit :	\$220,000		<p>Objective: Reduce tax hit and delay Required Minimum Distributions (RMDs)</p> <p>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.</p> <p>Solution: DB Plan for 5 years with a 3-yr. cliff vesting schedule, No RMDs from this plan until 2021</p> <table border="0" data-bbox="873 1732 1339 1858"> <tbody> <tr> <td>2018 Contribution :</td> <td>\$151,700</td> </tr> <tr> <td>Tax Savings@ 37% :</td> <td>\$56,100</td> </tr> <tr> <td>Projected DB Accumulation :</td> <td>\$834,300</td> </tr> </tbody> </table>	2018 Contribution :	\$151,700	Tax Savings@ 37% :	\$56,100	Projected DB Accumulation :	\$834,300		
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