



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 \$3 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.

Key Prospects

- Independent professionals, family businesses and individuals with self-employment income
- 40+ years of age
- SEP-IRA and 401(k) clients who want to contribute more each year
- If business owners have employees, consider instead an OwnersPlus™ Cash Balance + 401(k) plan

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

Benefits for Clients

- Highest allowable contributions to a qualified plan – potentially as much as \$100,000 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
- Reduces income to allow certain S-corporations, partnerships and sole proprietorships to take potentially up to 20% pass-through deduction on income

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

Visit www.Dedicated-DB.com for 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 two minutes.

Get a Free Illustration

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

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 \$345,000 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)
2024 Contribution :	\$229,400	\$280,600
Tax Savings@ 37%* :	\$84,875	\$103,820
Projected DB Accumulation :	\$3.0 million	

Married business partners, no employees



PROFILE:

Husband & wife doctors, Adam age 61, Eva age 59, W-2 income for each is \$345,000, 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)
2024 Contribution :	\$537,100	\$639,500
Tax Savings@ 37%* :	\$198,725	\$236,615
Projected DB Accumulation :	\$3.22 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 six years for side income

2024 Contribution :	\$151,900
Tax Savings@ 37%* :	\$56,200
Projected DB Accumulation :	\$909,190

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 five years with a 3-yr. cliff vesting schedule, no RMDs from this plan until 2027

2024 Contribution :	\$140,200
Tax Savings@ 37%* :	\$51,875
Projected DB Accumulation :	\$769,640

Owner-only, W-2 income fluctuates



PROFILE:

Engineer, age 48, W-2 income of \$185,000 this year, not sure it will always be this high.

OBJECTIVE:

Reduce taxes, retain flexibility

SOLUTION:

DB plan for 14 years, optional 401(k)

	DB only	DB + 401(k)
2024 Contribution :	\$120,200	\$154,300
Tax Savings@ 37%* :	\$44,470	\$57,090
Projected DB Accumulation :	\$2.24 million	

Spouse has self-employment 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 & want to invest it.

OBJECTIVE:

Invest earned income for retirement

SOLUTION:

DB plan for five years

2024 Contribution :	\$92,000
Tax Savings@ 37%* :	\$34,040
Projected DB Accumulation :	\$551,860

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