



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

Help Your Clients Hold On to More

OnePersonPlus® Defined Benefit plans allow large tax-deductible contributions on earned “side income” or a second household income earned by a spouse. Approved by the IRS, this plan is designed specifically for individuals with self-employment income, consulting fees, royalties and outside Board fees. Depending on the age, income and term of the plan, clients could potentially accumulate \$1-2 million tax deferred over 5-10 years. Increased retirement plan contributions can lower the household income and reduce overall tax liability.

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	\$ 150
401(k): Business Owner	\$ 550
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 2 minutes.

Get a Free Illustration

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

Plan Design Specialists are **ALWAYS AVAILABLE.**

866.269.2706
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Employed Executive with Board of Director Fees



PROFILE:

Employed executive, age 57, also has \$150,000 in sole proprietor income for the past several years from Board of Director fees and speeches (after paying self-employment taxes) and plans to roll off the Board at age 62.

OBJECTIVE:

Reduce taxes on side income

SOLUTION:

DB Plan for 6 years

Annual Board Fees :	\$150,000
2022 Contribution :	\$147,800
Tax Savings@ 37%* :	\$ 54,685
Projected DB Accumulation :	\$809,180

Spouse, Age 60, Has Self-Employment Income



PROFILE:

Wife, age 61, has been earning \$100,000 from her interior design 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 with 5 years funding, optional 401(k)

Annual Earnings :	\$100,000
2022 Contribution :	\$99,000
Tax Savings@ 37%* :	\$36,630
Projected DB Accumulation :	\$538,065

Spouse, Age 40, Has Self-Employment Income



PROFILE:

Wife, age 40, has been earning \$100,000 as a freelance journalist (after self-employment taxes) for the past several years. She could contribute \$38,000 to a 401(k) only. In combining a DB and 401(k), she will be able to contribute a large portion of her income to retirement savings.

OBJECTIVE:

Reach retirement savings goals faster

SOLUTION:

DB + 401(k) for maximum tax savings

Annual Earnings :	\$100,000
2022 DB + 401(k) Contribution :	\$69,250
Tax Savings@ 37%* :	\$25,620
Projected DB Accumulation :	\$535,665

Retired Executive Turns to Consulting



PROFILE:

Retired executive, age 63, plans to consult for the next 3-5 years as a sole proprietor. Since he has other income sources, the retired executive wants to lower his tax bill as much as possible.

OBJECTIVE:

Maximize retirement savings

SOLUTION:

DB + 401(k) Plan for 5 years

Annual Earnings :	\$300,000
2022 DB + 401(k) Contribution :	\$219,080
Tax Savings@ 37%* :	\$81,060
Projected DB Accumulation :	\$731,330

Executive Has Side Income with Spouse



PROFILE:

An executive, age 59, and her husband, a professor, age 61, are 5 years from retirement. They co-wrote a book and expect \$570,000/year from royalties and speeches. Because they have 401(k) and 403(b) plans respectively from their jobs, they cannot contribute to another 401(k) plan.

OBJECTIVE:

Maximum contribution and tax deduction

SOLUTION:

DB Plan for 5 years

Annual Royalties :	\$570,000
2022 DB Contribution :	\$528,300
Tax Savings@ 37%* :	\$195,470
Towards Professor's Retirement :	\$267,900
Towards Executive's Retirement :	\$260,400

* Assumes estimated 31% federal and 6% state tax rates. This example is based on specific assumptions and is used for illustrative purposes only.