FUTUREPLAN by ASCENSUS

Dedicated DB

OnePersonPlus® Defined Benefit Plan

Defined Benefit Overview for Clients with Secondary Income

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 $1-3.4 million tax deferred over 5-10 years. Increased retirement plan contributions can lower the household income and reduce overall tax liability.

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 pass-through deduction on income

More Resources Available

Visit 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.

Contact Us

866-269-2706
Dedicated-DB.com

Our Plan Design Specialists are always available to help walk you through all the steps of setting up a plan. No question is too big or small, give us a call.

Key Prospects

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

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

Typical OnePersonPlus Clients with Side Income

Employed executive with board of director fees

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
Defined Benefit (DB) plan for 6 years

Annual Board Fees	$150,000
2026 Contribution	**$148,400**
Tax Savings@ 37%*	$54,905
Projected DB Accumulation	$909,190

Spouse, age 61, has self-employment income

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 five years funding, optional 401(k)

Annual Earnings	$100,000
2026 Contribution	**$91,000**
Tax Savings@ 37%*	$34,040
Projected DB Accumulation	$551,860

Spouse, age 40, has self-employment income

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
2026 Contribution	**$63,535**
Tax Savings@ 37%*	$23,505
Projected DB Accumulation	$653,530

Retired executive turns to consulting

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 five years

Annual Earnings	$305,000
2026 DB+401(k) Contribution	**$215,955**
Tax Savings@ 37%*	$79,900
Projected DB Accumulation	$1.07 million

Executive has side income with spouse

An executive, age 59, and her husband, a professor, age 61, are five years from retirement. They co-wrote a book and expect $720,000/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 deductions

SOLUTION
DB plan for five years

Annual Royalties	$720,000
2026 Contribution	**$559,800**
Tax Savings@ 37%*	$207,125
Towards Professor's Retirement	$284,000
Towards Executive's Retirement	$275,800

*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 our team of Defined Benefit plan specialists.

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.

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