

# A New Tax Strategy for High-Income Baby Boomers



## OnePersonPlus®

### Program Highlights for Small Business Owners

#### ► Powerful Retirement Plan with Huge Tax Savings

OnePersonPlus® plans allow high income small business owners the largest yearly retirement contribution – averaging \$120,000 in 2008 – while saving huge amounts in taxes. Depending on the situation, you may be able to save over \$2 million for retirement in just 10 years.

#### Is OnePersonPlus Right For You?

If you're a sole proprietor, LLC or corporation with 1-5 employees, you may qualify for a huge tax deduction from your business income - \$100,000 or more each year.

OnePersonPlus is a defined benefit plan designed specifically to meet the tax savings and retirement income needs of people who are:

- 45 to 70 years of age
- Earning \$100,000 or more per year
- Interested in contributing more than \$50,000 annually for at least three years or more than 25% of compensation

#### Typical plan owners include:

- Business owners with up to five employees
- Independent contractors, consultants, professionals and sales reps
- Employees who also receive self-employment income from a side business
- Self-employed spouses of high income earners

#### Tax Advantages

- Fully deduct annual contributions as business expenses
- Build wealth faster as investments grow tax-deferred
- Roll over to an IRA at retirement (or at plan termination) and continue to defer taxes until money is withdrawn

#### Contributions

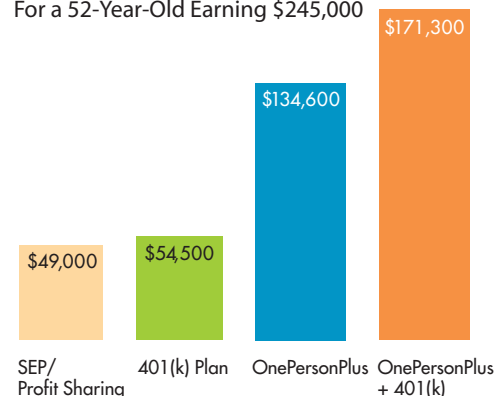
- The exact contribution is calculated based on age, income and years to retirement
- Contributions must be made each year
- Contributions must be made by the tax-filing deadline including extensions, but not later than eight and one-half months after the fiscal year end

#### Highest Contributions

Contribute 2-3 times the amount you might otherwise contribute to a SEP or 401(k). Your contribution maximum is based on your age, income and years to retirement.

#### Retirement Plan Savings Limits\*

For a 52-Year-Old Earning \$245,000



\* 2009 plan maximum contribution limits for a 52 year old, including "catch-up" contribution of \$5500 for 401(k)

#### Typical Occupations

Architect  
Attorney  
Construction Trades  
Consultant  
Dentist  
Entertainer  
Financial Advisor  
Graphic Designer  
Independent Corporate Director  
Insurance Agent  
Mortgage Broker  
Physician  
Real Estate Agent  
Sales Rep  
Software Developer



## Program Highlights for Small Business Owners

### 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.

### Customer Service by Experts

Support provided by Defined Benefit Specialists who prepare proposals and handle all paperwork related to the plan's set-up and ongoing government reporting.

## Typical OnePersonPlus Plan Owners

### Maximizing Tax Savings

Nick is 52 years old and expects to have a W-2 income of at least \$300,000 from his law practice until he retires in ten years. By establishing a OnePersonPlus, he can contribute and take a tax deduction of \$134,600 — more than twice what he could have contributed to his SEP or 401(k). If Nick wants to maximize deductions this year, he can also set up a 401(k) and contribute an additional \$36,700 for total deductions of \$171,300 and tax savings of \$65,100 (38% combined federal and state marginal tax rate).

### Taking Advantage of a Part-Time Income Opportunity

Charles is a 56-year-old professor at the local university business school and plans to retire in six years. He consistently earns an additional \$150,000 each year consulting after paying his self-employment taxes. The university provides him with a 403(b) plan to which he's been contributing. Charles sets up a OnePersonPlus plan to reduce his taxable income and makes a tax-deductible contribution of \$120,000 based on his consulting income.

### Building Retirement Wealth with Spouse's Income

Teresa is 60 years old and is a sole proprietor earning \$100,000 each year after payment of self-employment taxes. She's married to a high-income executive, and they don't need Teresa's income to maintain their lifestyle. They both plan to retire in five years. They want to deduct as much as they can this year and add to their retirement wealth. Teresa can set up a OnePersonPlus plan and make a tax-deductible contribution of \$80,000 — saving 80% of her earnings for retirement.

## 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 Set-up Questionnaire with Set-up Fee.
- 3 Once you have received and signed your Adoption Agreement, you can open an investment account and select investments.

## Important Dates

OnePersonPlus plans must be opened by the end of your fiscal year, usually **December 31**, but earlier could be beneficial. Plans must be funded by the business tax filing deadline.

## Basic Fee Schedule

**Plan Set-up** (one-time)  
\$1,200 + \$50 per participant

**Annual Administration**  
\$1,600 + \$100 per participant

## Contact your financial advisor or CPA or call:

Phone: 1-866-269-2706

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