

# A New Tax Strategy for High-Income Baby Boomers



**OnePersonPlus**<sup>®</sup>

## Financial Advisor Program Highlights

### ► Powerful Retirement Plan with Huge Tax Savings

OnePersonPlus<sup>®</sup> plans allow clients the largest yearly retirement contributions — averaging \$126,500 in 2010 — while saving huge amounts in taxes. This unique program is designed for small businesses with one to five employees. 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.

#### Key Prospects

- Business owners with up to five employees
- 40+ years of age
- Wish to contribute more than \$50,000 annually

#### Client Benefits

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

#### Consider Clients Who Are

- Independent contractors, consultants, professionals, sales reps
- Self-employed spouses of high-income earners
- Employees with self-employment income from a side business

The plan's website, [www.onepersonplus.com](http://www.onepersonplus.com), has online information on these defined benefit plans with educational modules, sales and marketing materials and a proposal link to create a customized client presentation in minutes.

#### 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

Free Proposal at

[www.onepersonplus.com](http://www.onepersonplus.com)

Estimate your client's maximum contribution and savings

Call: 1-866-269-2706

## ► Benefits for Financial Advisors

- A large, steady stream of investment dollars to invest each year of the plan. The average plan is 8+ years.
- Stable investments work best 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 — no special technical needs or skills required.
- Plans promote long-term relationships.
- Complete sales support at [www.onepersonplus.com](http://www.onepersonplus.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.

## Typical Prospect Scenarios

### 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 \$147,800 — 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 \$184,500 and tax savings of \$70,100 (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.

## Basic Fee Schedule

### Plan Set-up (one-time)

\$1,200 + \$50 per participant

### Annual Administration

\$1,600 + \$100 per participant

## Sales Materials Available at [www.onepersonplus.com](http://www.onepersonplus.com)

- Client Brochure
  - Four Letter Templates
  - Telephone Scripts
  - How DB Plans Work
  - Client Profiles
  - FAQs
  - Overcoming Objections
- & many other sales tips

## Questions

Phone: 1-866-269-2706

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