

A New Tax Strategy for High-Income Baby Boomers



OnePersonPlus[®]

Financial Advisor Program Highlights

► Powerful Retirement Plan with Huge Tax Savings

OnePersonPlus[®] plans allow clients the largest yearly retirement contributions — averaging \$112,000 since 2008 — 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
- 45+ 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, 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

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 9+ 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.
- 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 \$138,500 — 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 \$175,200 and tax savings of \$66,500 (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.

OPP 5/10/10

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

- 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

Dedicated Defined Benefit Services
2555 Flores Street, Suite 555
San Mateo, CA 94403

www.onepersonplus.com