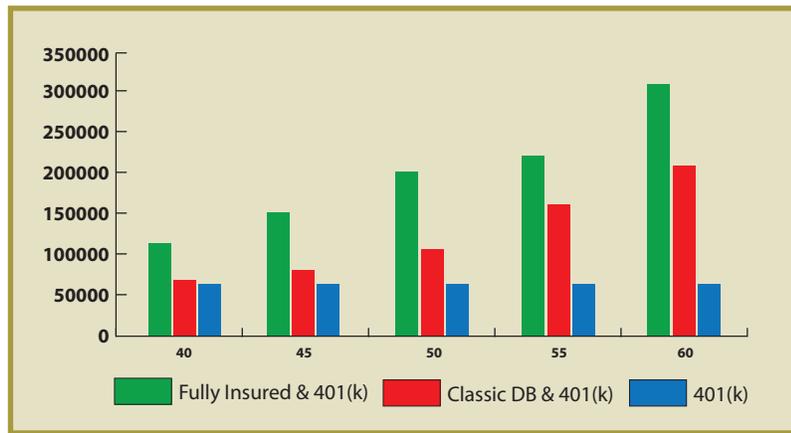


**M**any affluent small-business clients have used a SEP-IRA or 401(k) Profit Sharing Plan for their retirement needs. However, these designs are very limiting if your goal is to save more than \$64,500 a year. We can help you “build a better retirement plan”!

**First-Year Contributions By Age**  
Business Owner with \$290,000 of Compensation



**Why Defined Benefit?**

If your business is stable and profitable, you may be able to commit to an increased level of retirement contributions. A traditional or “Fully Insured” Defined Benefit Plan may allow you to achieve:

- 1. Guaranteed Future Benefits<sup>1</sup>**
- 2. Larger Plan Contributions<sup>2</sup>**
- 3. Increased Current Tax Savings**
- 4. Optional Survivor Benefits<sup>3</sup>**

<sup>1</sup> Unlike with SEP and 401(k) Profit Sharing Plans, the employer makes the contribution required each year to fund the promised benefit. In a traditional Defined Benefit Plan, the Plan Trustees will invest the monies to achieve the desired goal; whereas a “Fully Insured” Plan uses the contractual guarantees of the insurance policy.

<sup>2</sup> The initial contributions for baby boomer or older participants are unsurpassed for Defined Benefit Plans. Future costs may vary based on investment gains and losses but are often higher than can be achieved in a SEP-IRA or 401(k) Profit Sharing Plan.

<sup>3</sup> A Defined Benefit Plan may be an ideal plan design should you have any personal or business life insurance needs. That’s because the Plan’s benefits are unaffected by the inclusion of optional survivor benefits.

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**Let Us Help You**

Allow us to help you discover if a Defined Benefit or other “Next Level” retirement plan design is right for you. There is no cost or obligation.



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