Cash Balance Plan Solution

If you're a business owner looking to save more for retirement, adding a Cash Balance pension plan to your retirement program is a great way to increase tax-deferred benefits.
Larger tax deductions. Accelerated retirement savings.

Cash Balance Plans (CBs) are perfect for employers who maximize contributions under an existing Defined Contribution (DC) plan and would like to contribute more. **CBs are in addition to, not instead of DC plans.**

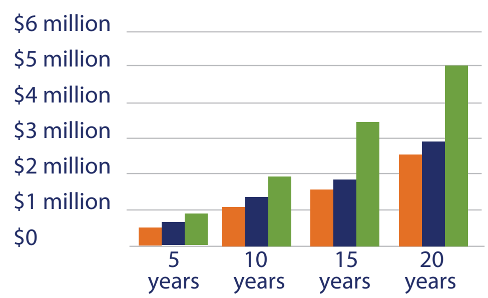
- Each participant has an account that grows with contributions and interest credits
- Interest credits are guaranteed, not based on investment performance
- Contributions may be a percentage of pay or a flat-dollar amount
- Theoretical account balances don't need to equal plan assets
- Lump sum or annuity distributions
- Pension Benefits Guaranty Corp (PBGC) insured up to certain limits (some plans exempt from coverage)
- Annual actuarial certifications required

Sample Maximum Owner-Employee Service Credits

Age	*Maximum Credit*	*Tax Savings at 45%*
30	$70,000	$31,500
35	$89,000	$40,050
40	$114,000	$51,300
45	$147,000	$66,150
50	$188,000	$84,600
55	$241,000	$108,450
60	$309,000	$139,050
62	**$342,000**	**$153,900**
65	$321,000	$144,450

Super-Charged Savings

Projected Value of Savings
$150,000 Annual Compensation
5% Annual Investment Return



- *Pay income in same year compensation is earned, then save in after-tax vehicle*
- *Save pre-tax in a qualified plan, pay taxes at end of accumulation period*
- *Save pre-tax in a qualified plan, leave accumulated value in tact.*

Why add a second plan instead of paying taxes and put the money in your pocket?
Simple. Saving on a tax-deferred basis pays!

Learn More. Click to Watch.

Ready to learn more? Let's talk.

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