



## 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.**

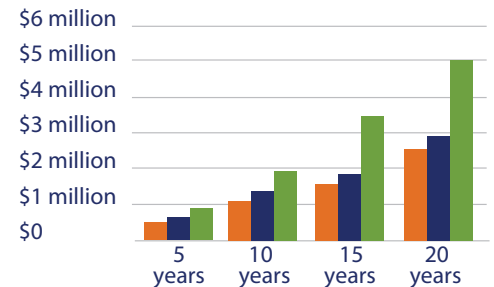
- Each participant has an account that grows with contributions and interest credits
- Interest credits are guaranteed, not based on investment performance
- Contributions may be a percentage of pay or a flat-dollar amount
- Theoretical account balances don't need to equal plan assets
- Lump sum or annuity 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
<b>62</b>	<b>\$342,000</b>	<b>\$153,900</b>
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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