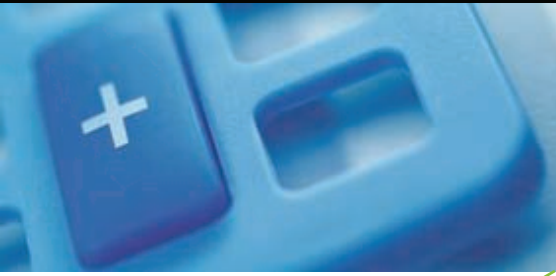


# A New Tax Strategy for High-Income Baby Boomers



**OnePersonPlus**<sup>®</sup>

## CPA Program Highlights

### ▶ Powerful Retirement Plan with Huge Tax Savings

OnePersonPlus plans allow clients the largest yearly retirement contributions — averaging \$120,000 in 2008 — while saving huge amounts in taxes. This unique program is 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 website, [www.onepersonplus-db.com](http://www.onepersonplus-db.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.

#### Key Prospects

- Business owners with up to five employees
- Age 45 to 70
- Wish to contribute more than \$50,000 annually

#### Benefits for Your Clients

- Contributions are fully tax deductible – saving huge amounts in taxes.
- Allows the highest contributions to a qualified plan – \$100,000 or more.
- Investments grow tax-deferred building wealth faster than a taxable investment.
- Tax-free roll over to an IRA at retirement (or at plan termination).
- Reduces adjusted gross income making itemized deductions and personal exemptions worth even more.
- Builds employee loyalty since they are covered by the plan.
- For S Corps, the calculated plan contribution can be used to optimize W-2 compensation, thus avoiding the IRS "reasonable salary" tax trap.
- No asset based fees. Low one-time set-up charges and yearly administration fees.

#### 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

#### 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-db.com](http://www.onepersonplus-db.com)

Estimate your client's maximum contribution and savings

Call: 1-877-488-4332

## ► Benefits for CPAs

- Plans build client loyalty by reinforcing your 'cutting edge' knowledge of unique tax strategies.
- Consultation in setting up the plans leads to more client interaction and deepens the relationship.
- Clients refer others to you for your innovative approach to their tax situation.
- Introducing the plan to clients before their financial advisor does enhances their confidence in you.
- The [www.onepersonplus-db.com](http://www.onepersonplus-db.com) website provides complete information, marketing and sales materials and a proposal tool to create a customized plan for clients in just minutes.
- Full technical and sales support for all questions available every week day of the year.
- Plan set-up is turnkey for you, the client and the financial advisor with Dedicated Defined Benefit Services.

## 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 \$134,600 — 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 \$171,300 and tax savings of \$65,100 (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.

This sales literature is provided for general information purposes only. It does not in any way represent an endorsement or promotion of OnePersonPlus by AXA Equitable Life Insurance Company (AXA Equitable), AXA Advisors, LLC and AXA Distributors, LLC. AXA Equitable, AXA Advisors and AXA Distributors are not affiliated with and make no representation as to the accuracy of the content of this material.

A3 7/8/09

## 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-db.com](http://www.onepersonplus-db.com)

- Client Brochure
- Four Letter Templates
- Telephone Scripts
- How DB Plans Work
- Client Profiles
- FAQs
- Overcoming Objections

& many other sales tips

## Questions

Phone: 1-877-488-4332

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

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