



Is OnePersonPlus® Right for You?

Whether you're a sole proprietor, LLC or corporation, you may qualify for a huge tax deduction from your business income — \$100,000 or more each year.

OnePersonPlus is a defined benefit pension plan designed specifically to meet the tax savings and retirement income needs of people who are:

- ✓ Business owners with 1-5 employees
- ✓ 40 years old or older
- ✓ Able to contribute a significant amount of earned income for 3 years or longer

If you'd like to contribute more than \$50,000 each year and maximize your tax deductions, a **OnePersonPlus** might be right for you.



Typical Occupations of Plan Owners

- Architect
- Attorney
- Consultant
- Contractor
- Corporate Director
- Dentist
- Engineer
- Entertainer
- Farmer
- Financial Advisor
- Insurance Agent
- Online Entrepreneur
- Physician
- Real Estate Agent
- Sales Rep
- Software Developer

Important Dates

OnePersonPlus plans must be opened by the end of your fiscal year, usually December 31, but earlier could be beneficial. Plans must be funded by the business tax filing deadline.



Defined Benefit Solution

CONTACT:

Your financial advisor or CPA
or call **1-866-269-2706**
www.onepersonplus.com

Large Tax Savings Create Retirement Income and Wealth

OnePersonPlus®
Defined Benefit Solution



Dedicated **DB**

Defined Benefit Services

Dedicated Defined Benefit Services, LLC is the premier specialist in personal pensions nationwide.

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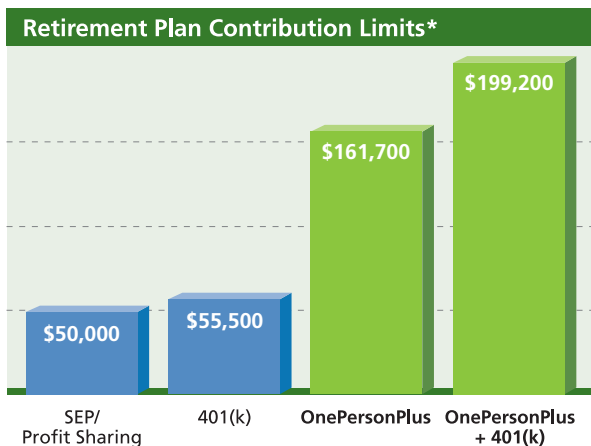
A Pension Plan for Independent
Professionals & Consultants,
Small Business Owners and Individuals
with Self-Employment Income

Save on Taxes Each Year

IRS tax code allows qualifying small business owners to contribute \$100,000 or more to a pension plan each year. Contributions are fully tax deductible and can provide tens of thousands of dollars in tax savings each year that will go toward retirement.

Highest Contributions

Are you hitting the limit on your SEP or 401(k) contribution? A **OnePersonPlus**® plan may allow you to contribute 2-3 times the amount you might otherwise contribute to a SEP or 401(k). Your contribution maximum is based on your age, income and years to retirement.



*2012 plan maximum contributions for a 52 year-old, including "catch-up" contribution of \$5,500 for a 401(k).

You Choose the Investments

Your assets may be invested in mutual funds, bonds, equities, annuities, or any other marketable securities that you and your financial advisor select. Investments with low volatility are generally recommended.

OnePersonPlus® Solutions



Independent Consultant Reduces Taxes

James, age 52, is in his peak earning years with an annual income of \$300,000 but his tax bill is also large.

Solution: A **OnePersonPlus** for 10 years:

- Annual DB Contribution: \$161,700
- Annual DB Tax Savings at 38%: \$61,400
- DB Accumulation at retirement: \$2.42 Million

James can add a 401(k) and contribute an additional \$37,500 for a total contribution and deduction in 2012 of \$199,200.



Professor Secures Retirement with Side Income

Diane, age 56, is a professor in the local university business school and plans to retire in 6 years. The university provides

her with a 403(b) plan to which she contributes. Her side income from consulting and serving on corporate boards is an additional \$150,000 each year (after paying self-employment taxes). She doesn't need this money right now and would like to invest it for retirement.

Solution: A **OnePersonPlus** based on side income:

- Annual DB Contribution: \$120,000
- Annual DB Tax Savings at 38%: \$45,600
- DB Accumulation at age 62: \$885,900

More Than a Tax Strategy

- Investments grow tax-deferred to build wealth faster.
- Your contribution to a **OnePersonPlus** could be as high as 50-80% or more of your earned income depending on your age, income, years to retirement, and your business type.
- You may be able to retire sooner by accumulating an additional \$1-2 million in 5-10 years.
- At retirement or plan termination, you can roll assets into an IRA where they continue to grow tax-deferred until withdrawn.



Doctors Invest to Keep Retirement on Track

Christine, age 58, and Bill, age 60 are married and each takes \$250,000 in W-2 income from their anesthesiology practice. Both want to retire in 5

years, when Christine turns 63 and Bill turns 65.

Most of their income has been invested in their practice and real estate. Now they are ready for more diversified and conservative investments.

Solution: Maximum contributions to a **OnePersonPlus** for Christine & Bill:

- Annual Combined DB Contribution: \$399,800
- Annual Combined DB Tax Savings at 38%: \$151,900
- They create a conservative portfolio which will build to \$1.13 Million for Bill and \$1.18 Million for Christine in the next 5 years.
- Christine and Bill could add 401(k) plans and each contribute an additional \$37,500 bringing their total annual contribution to \$474,800.

Flexibility When You Need It

- Set up a **OnePersonPlus** at a comfortable contribution level. By adding a 401(k), you may be able to contribute up to \$37,500 more when you want larger deductions.
- You may make significantly higher contributions in early plan years, reducing your required contribution in later years.
- The plan will offer a range of contributions in year 2 and beyond.
- Your plan may be amended if your business situation changes.