

Introducing the Fast-Track Program

More Savings, Fewer Taxes

Would you like to save \$250,000* or more, pre-tax? With the right retirement plans in place, the IRS says you can. And this approach unlocks all the avenues available for small business owners to turbo-charge retirement savings and dramatically reduce taxes. As with any investment in securities, there is a risk of loss with this type of plan. For more details on risks, please see our [Cash Balance Retirement Guide](#).

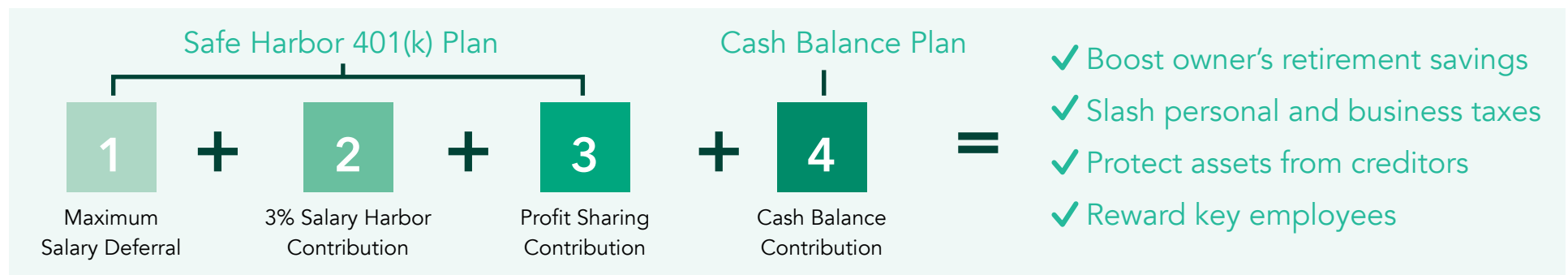
Maximum Benefit for Owners and Employees

Ordinarily, tax-deferred retirement plans cannot offer the business owner a greater benefit than employees receive. This approach is different, because it maximizes benefit to the owner while also helping employees save more for retirement.

Fund a sizable portion of your retirement savings with money you would have paid in taxes!

Four Steps To Phenomenal Savings

This approach combines the benefits of two plan options: a Safe Harbor 401(k) Plan and a Cash Balance Plan. Together, these plans allow small business owners to maximize retirement savings and are a good fit for high-earning business owners with steady business profits and fewer than about 15 employees per owner.



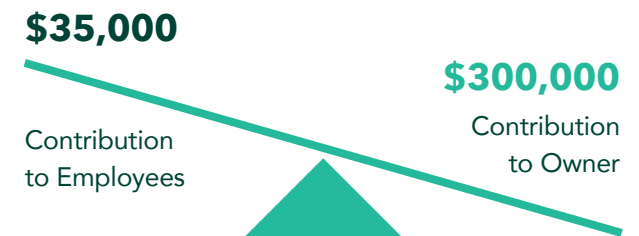
With an Ordinary Tax-Deferred Plan

Owner cannot benefit much more than employees.



With a 401(k) + Cash Balance Plan

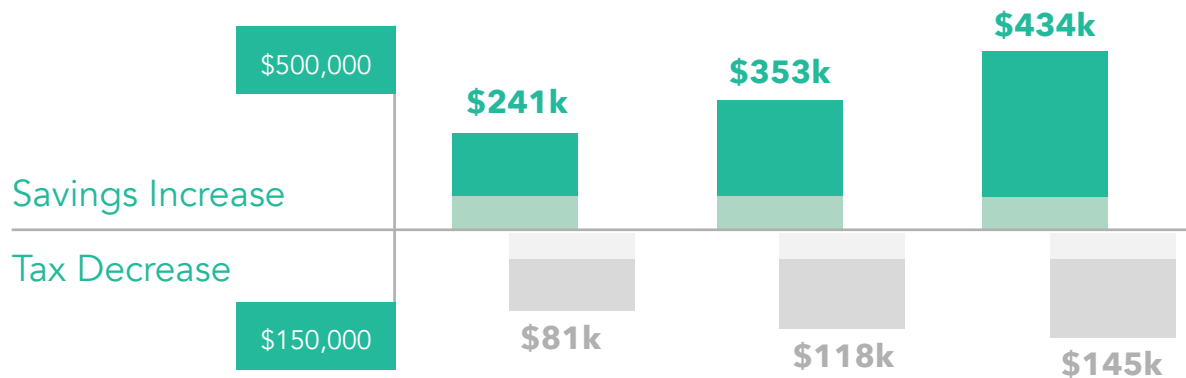
Owner and employees maximize their benefit.



Based on owner with 5 employees who moved from a 401(k) with Safe Harbor match to a 401(k) Safe Harbor 3% match with Profit Sharing and a Cash Balance Plan.


How Much Can I Save?

A Cash Balance Plan allows much larger contributions than a 401(k) plan. And for owners, contributions can come straight from profits. In other words, you can move money directly from your business into your personal retirement plan, tax-deferred—and at big tax savings.




| Age | 50 | 60 | 70 |
|-----------------------------------|-----------|-----------|-----------|
| Cash Balance Contribution | \$173,000 | \$285,000 | \$366,000 |
| Maxium 401(k) Deferral | \$67,500 | \$67,500 | \$67,500 |
| Personal Tax Savings | \$10,800 | \$10,800 | \$10,800 |
| Business Tax Savings ² | \$70,455 | \$107,415 | \$134,145 |


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Case Study



Plan Overview



Savings Calculator



IRS 2020 Contribution Allowances

Mind the Rules:

Cash Balance plans are complex, with important rules to follow. Plans must:

1. Contribute 7% - 9% each year and cover 40% of employees
2. Be in place for 3 years
3. Guarantee an annual rate of return and make up gaps if the plan under performs

Contact us today!

Get a free consultation

844-343-4015

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*Assumes annual 401(k) maximum contribution of \$20,500; \$6,500 catch up; \$37,500 profit sharing (for 2022), and a 37% tax bracket.

¹ Assumes 40% personal federal tax bracket. State taxes vary by state. Taxes are deferred.

² Assumes 33% Corporate federal tax bracket. State taxes vary by state. Taxes are deferred.

Business owners considering a Cash Balance Plan should consult with a tax adviser.