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 <u>Cash Balance Retirement Guide</u>.

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.

Safe Harbor 401(k) Plan Cash Balance Plan Maximum Salary Deferral Safe Harbor 401(k) Plan Cash Balance Plan Profit Sharing Contribution Contribution Contribution

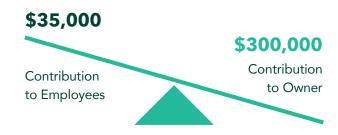
With an Ordinary Tax-Deferred Plan

Owner cannot benefit much more than employees.



With a 401(k) + Cash Balance Plan

Owner and employees maximize their benefit.



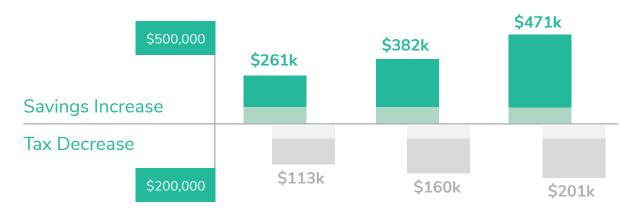
Based on owner with 5 employees who moved from a 401(k) with Safe Harbor match to a 401(k) Safe Harbor 3% match with Profit Sharing and a Cash Balance Plan.

- ✓ Boost owner's retirement savings
- ✓ Slash personal and business taxes
- ✓ Protect assets from creditors
- ✓ Reward key employees

Investing in securities involves the risk of loss. Intended for use by employers considering or sponsoring retirement plans; not for personal use by plan participants. ©2023 Fisher Investments.

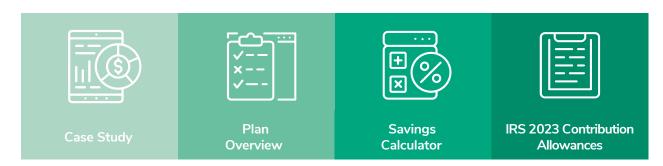
How Much Can I Save?

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	\$188,000	\$309,000	\$398,000
Maxium 401(k) Deferral	\$73,500	\$73,500	\$73,500
Personal Tax Savings ¹	\$12,000	\$12,000	\$12,000
Business Tax Savings ²	\$101,475	\$148,725	\$189,000

Visit www.fisherinvestments.com/en-us/business-401k-services for more resources.



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

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 844-237-6902 info401k@fi.com

^{*}Assumes annual 401(k) maximum contribution of \$22,500; \$7,500 catch up; \$43,500 profit sharing (for 2023); cash balance contribution and a 40% tax bracket.

¹Assumes 40% personal federal tax bracket. Taxes are deferred.

²Assumes 33% Corporate federal tax bracket. Taxes are deferred