



United Retirement Plan Consultants

National network. Local experts.

Is a Cash Balance Plan Right for You?

Consider starting a cash balance plan, and watch your opportunity to save grow. Let URPC help maximize your opportunity to save.

Cash balance plans fit in highly profitable companies of all sizes; successful family business; and CPA, law firms, and medical groups when owners are:

- seeking a tax deduction of more than \$55,000 or making more than \$275,000 per year
- age 40 or older and generally older than the remaining staff
- able to commit to funding the plan for at least five years

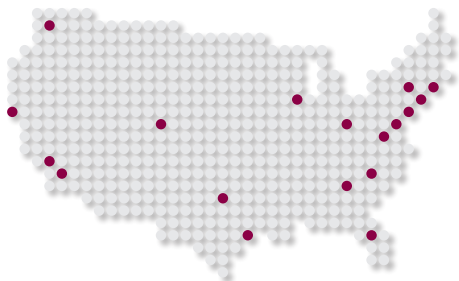
Employee Age	401(k) Only	Profit Sharing	Cash Balance Avg.	Total	Tax Savings (37% Rate)
60–65	\$24,500	\$36,500	\$270,000	\$331,000	\$122,470
55–59	\$24,500	\$36,500	\$221,000	\$282,000	\$104,340
50–54	\$24,500	\$36,500	\$172,000	\$233,000	\$86,210
45–49	\$18,500	\$36,500	\$134,000	\$189,000	\$69,930
40–44	\$18,500	\$36,500	\$104,000	\$159,000	\$58,830

Benefits

- 1.Reducing taxes—save on corporate and personal taxes.
- 2.Accelerating retirement savings—double/triple pre-tax retirement savings.
- 3.Attracting and retaining top talent—make retirement package more appealing to future employees.
- 4.Portability—rollover into IRA or another qualified plan.
- 5.Asset protection—assets are protected from creditors in the event of bankruptcy or lawsuits.

Questions to Consider

1. What is the age of the participants we are trying to maximally benefit?
 - a. Cash balance plans work well when the owners are generally older and compensated substantially higher than the staff.
- 2.What is the 3-year average compensation for that individual?
 - a. Cash balance plans, like all defined benefit pensions plans, work best when there is history.
- 3.Can a census be provided for all employees?
 - a. Provide URPC with a census for the business and the goals of the key employees, and URPC will supply an illustration. Use it as a tool to review options that may help reduce your client’s taxable income.



URPC’s G3 Promise—great people • great service • great price

Contact your local Sales Consultant or our Internal Sales Consultants for plan design consultation, illustrations, fee quotes and proposals.

SalesSupport@UnitedRetirement.com • (855) 439-6709

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