



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 \$54,000 or making more than \$270,000 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

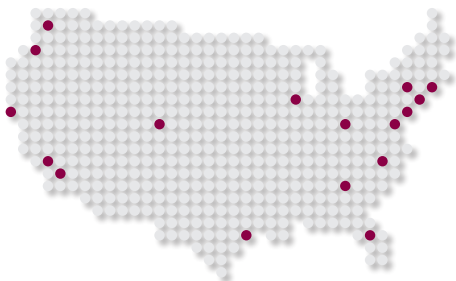
Employee Age	401(k) Only	Profit Sharing	Cash Balance Avg.	Total	Tax Savings (40% Rate)
60–65	\$24,000	\$36,000	\$222,000	\$280,000	\$112,000
55–59	\$24,000	\$36,000	\$203,000	\$263,000	\$105,200
50–54	\$24,000	\$36,000	\$161,000	\$221,000	\$88,400
45–49	\$18,000	\$36,000	\$126,000	\$180,000	\$72,000
40–44	\$18,000	\$36,000	\$99,000	\$153,000	\$61,200

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.



Contact your local Sales Consultant or our Sales Support team for plan design consultation, illustrations, fee quotes and proposals. SalesSupport@UnitedRetirement.com • (855) 439-6709

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