

UNI-COMBO
SUMMER CAMPAIGN



**Retirement Plan
Specialists, Inc.**

WORK SMART

Don't Miss Deductions for your Client

| Compensation | 3% of Comp plus \$11,500 | 25% of Comp | 25% Plus \$16,500 | % of Comp based on Age (Max) | % of Comp based on Age plus K plus 6% PS | SIMPLE/PS(K) |
|--------------|-----------------------------|-------------|-------------------|----------------------------------|--|-----------------|
| | SIMPLE | SEP | UNI-K PLAN | CASH BALANCE | COMBO CB/K | CATCH UP>50 |
| \$ 50,000 | \$13,000 | \$12,500 | \$29,000 | \$50,000 | \$ 69,500 | \$2,500/\$5,500 |
| \$100,000 | \$14,500 | \$25,000 | \$41,500 | \$100,000 | \$122,500 | \$2,500/\$5,500 |
| \$150,000 | \$16,000 | \$37,500 | \$49,000 | \$150,000 | \$175,500 | \$2,500/\$5,500 |
| \$200,000 | \$17,500 | \$49,000 | \$49,000 | \$200,000 | \$228,500 | \$2,500/\$5,500 |
| \$245,000 | \$18,850 | \$49,000 | \$49,000 | \$ 229,735 | \$260,935 | \$2,500/\$5,500 |

Example: Company grosses \$250,000

One Man Age 45 - Comp Declared

| | | | | | | |
|-----------|----------|----------|----------|----------|-----------|---|
| \$ 50,000 | \$13,000 | \$12,500 | \$29,000 | \$46,341 | \$65,841 | 0 |
| \$ 75,000 | \$13,750 | \$18,750 | \$35,250 | \$69,510 | \$90,510 | 0 |
| \$100,000 | \$14,500 | \$25,000 | \$41,500 | \$92,681 | \$115,181 | 0 |

Every Year Clients Over Pay Taxes due to Missed Opportunities

HOW UNI-COMBO PLANS LOOK TO THE CLIENT

One owner plans including spouse, no employees

Assumptions: \$245,000 W-2 Compensation for Owner; \$25,000 W-2 Compensation for Spouse

| | Age | Cash Balance | 401(k) PS | 401(k) Defer | Catch-up | Total |
|---|-----|------------------|------------------|-------------------|------------------|-------------------|
| Owner | 59 | \$216,000 | \$14,700 | \$16,500 | \$5,500 | \$252,700 |
| Spouse (opt) | 57 | \$24,530 | \$1,500 | \$16,500 | \$5,500 | \$48,030 |
| Totals | | \$240,530 | \$16,200 | \$33,000 | \$11,000 | \$300,730 |
| Total Taxes Deferred: 35% tax rate | | | \$105,255 | First year | \$526,275 | Five Years |

| | Age | Cash Balance | 401(k) PS | 401(k) Defer | Catch-up | Total |
|---|-----|------------------|-----------------|-------------------|------------------|-------------------|
| Owner | 48 | \$120,000 | \$14,700 | \$16,500 | \$0 | \$151,200 |
| Spouse (opt) | 46 | \$23,280 | \$1,500 | \$16,500 | \$0 | \$41,280 |
| Totals | | \$143,280 | \$16,200 | \$33,000 | \$0 | \$192,480 |
| Total Taxes Deferred: 35% tax rate | | | \$67,368 | First year | \$336,840 | Five Years |

| | Age | Cash Balance | 401(k) PS | 401(k) Defer | Catch-up | Total |
|---|-----|-----------------|-----------------|-------------------|------------------|-------------------|
| Owner | 37 | \$66,700 | \$14,700 | \$16,500 | \$0 | \$97,900 |
| Spouse (opt) | 35 | \$15,028 | \$1,500 | \$16,500 | \$0 | \$33,028 |
| Totals | | \$81,728 | \$16,200 | \$33,000 | \$0 | \$130,928 |
| Total Taxes Deferred: 35% tax rate | | | \$45,825 | First year | \$229,125 | Five Years |

HOW TO IMPLEMENT A UNI-COMBO

- Complete a *Request for Information* form found at our website :
www.WeHelpPeopleRetire.com/docs/RequestforInformation.pdf
- Fax to our Office: 866-236-1416
- Call for a Quote:



**Retirement Plan
Specialists, Inc.**

815 Eyrie Drive, Suite 2
Oviedo, FL 32765
Office: 888-376-7222
Fax: 866-236-1412

Your client will be assigned a personal Enrolled Retirement Plan Agent (ERPA) who will work with you and your client through the entire implementation process as well as provide ongoing services.

