

UNI-COMBO
SUMMER CAMPAIGN



**Retirement Plan
Specialists, Inc.**

WORK SMART

Install 10 UNI-COMBO Plans each year for five years averaging \$200,000 in annual contributions to manage:
(Average ROR = 5%)

	10 UNI-COMBO	20 UNI-COMBO	30 UNI-COMBO	40 UNI-COMBO	50 UNI-COMBO	TOTALS
YEAR 1	\$2,000,000	\$2,100,000	\$2,205,000	\$2,315,250	\$2,431,013	\$11,051,263
YEAR 2		\$2,000,000	\$2,100,000	\$2,205,000	\$2,315,250	\$8,620,250
YEAR 3			\$2,000,000	\$2,100,000	\$2,205,000	\$6,305,000
YEAR 4				\$2,000,000	\$2,100,000	\$4,100,000
YEAR 5					\$2,000,000	\$2,000,000
	\$2,000,000	\$4,100,000	\$6,305,000	\$8,620,250	\$11,051,263	\$32,076,513

Total Taxes Deferred: 35% tax rate

	\$700,000	\$1,435,000	\$2,206,750	\$3,017,087	\$3,867,942	\$11,226,779
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1% RIA fee	\$20,000	\$41,000	\$63,050	\$86,203	\$110,513	\$320,765
1.5% RIA fee	\$30,000	\$61,500	\$94,575	\$129,304	\$165,769	\$481,148

- ***You manage the funds. One on one relationship with client/owner!***
- ***Less work and more profit than small to medium 401(k) plans!***

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 on the next page:
- Fax to: 866-236-1412
- Call for Quote:



**Retirement Plan
Specialists, Inc.**

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.

