

UNI-COMBO 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	Max % 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 on the next page:
- Write a check for \$2,250 paid to Retirement Plan Specialists, Inc. for the both the 401(k) and Cash Balance Plan documents to get set up. Annual valuation costs: \$2,135
- Mail both to:



**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.

