

Qualified Plan Designs

401(k) Cash Balance Combo

Wednesday, May 25, 2016

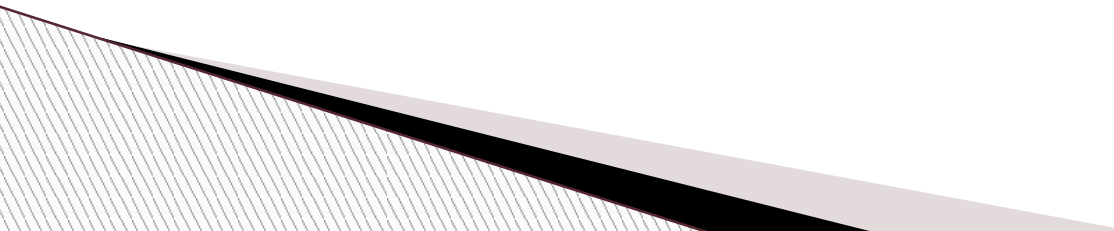
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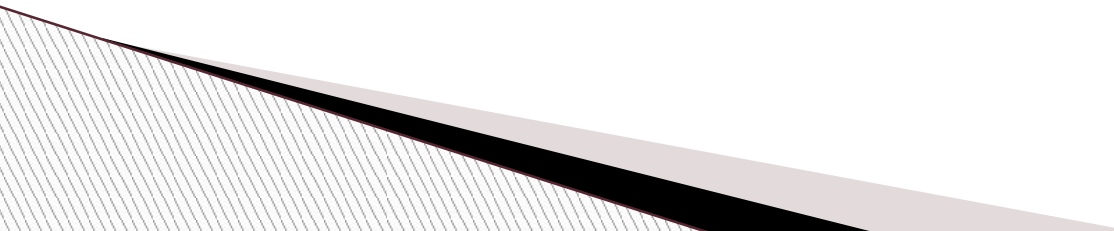
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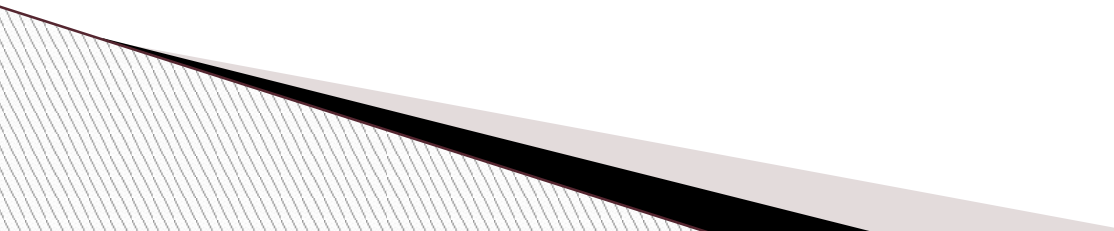
Successful Business Owner has Three Objectives:

- ▶ Creative Tax Planning: Avoidance and Deferral
 - ▶ Income Continuation During Retirement
 - ▶ Attract and Retain Good Employees Cost Effectively
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Who are These Small Business Owners?

- ▶ Typically businesses with less than 50 employees, more often less than 10 employees
 - ▶ Consultants
 - ▶ Professionals: Attorney, Accountant, Doctor, Architect, Engineer
 - ▶ Small manufacturer
 - ▶ Distributor
- 

Owner's and Key Employees are Often Older than Many Employees

- ▶ Significant Disparity in Wages
 - ▶ Owner Recognizes that Retirement is Inevitable
 - ▶ Business may or may not Have Significant Value Upon Sale or Owner's Retirement
- 

Retirement Income Planning

Owner's Current Income	\$500,000
Net After-Tax Income	\$333,000
Total Projected Retirement Living Expenses	\$200,000
Projected Social Security Income Need	\$50,000
Supplemental Retirement Income Need	\$150,000
Retirement at Age 70 for 25 Years	\$150,000 for 25 Years
Investment Assets Needed at Age 70	\$3,750,000

Investment Tax Center



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Investment Tax Center

Your investment decisions. Your tax consequences.

Did you know that taxes could consume more than 50 cents of every dollar earned by investors? The good news is that some straightforward steps could help you bring that number down significantly.

Determine your *actual* tax rate

TAXABLE INCOME^A



\$Maximum

OR Maximum for all
tax brackets

FILING STATUS^B

Head of Household



STATE OF RESIDENCE

Select



**REQUIRED*

CALCULATE

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