

Are you a Business Owner Drowning in Taxes?

Consider a Cash Balance retirement plan to supercharge
your tax deductions and retirement savings.

Who is this best suited for?

- Owners 40+ who desire to save more than \$57,000 per year for retirement
- Owners subject to high taxes
- Owners with consistent profits
- Owners willing to contribute to employees retirement
- Companies with a high owner to employee ratio

Age	Cash Balance	Profit sharing 401(K)	Tax Deferred Total
70	\$343,000	\$63,500	\$406,500
65	\$277,000	\$63,500	\$340,500
60	\$266,000	\$63,500	\$329,500
55	\$207,000	\$63,500	\$270,500
50	\$162,000	\$63,500	\$225,500
45	\$126,000	\$57,000	\$183,000
40	\$98,000	\$57,000	\$155,000

2020 IRS Individual Contribution Limits



Real Case Study

Client Profile

- Business owner, over 50 years in age
- Two full-time employees
- Consistent profits
- High income, high taxes
- Current 401(k) being maxed

Challenge

- Owner was looking to reduce taxes and save more

The Solution: Cash Balance Plan

Super Charged Retirement Savings

- Owner tucked away \$270,000 into retirement savings in one year

Maximized Tax Deductions

- Created over \$270,000 tax deductions

Fast, Simple, and Cost Effective

- Setup, contract coordination, and implementation all provided by Integris
- 60 days or fewer turnaround time for implementation
- After tax costs < 3% of owner contributions

Contact us before October 1st to add a Cash Balance Plan by year end.

