

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 \$66,000 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	\$398,000	\$73,500	\$471,500
65	\$321,000	\$73,500	\$394,500
60	\$309,000	\$73,500	\$382,500
55	\$241,000	\$73,500	\$314,500
50	\$188,000	\$73,500	\$261,500
45	\$146,000	\$66,000	\$212,000
40	\$114,000	\$66,000	\$180,000

2023 IRS Individual Contribution Limits

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INTEGRIS
WEALTH MANAGEMENT

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.

