



Is OnePersonPlus® Right for You?

If you're a sole proprietor, LLC or corporation with 1-5 employees, you may qualify for a huge tax deduction from your business income — \$100,000 or more each year.

OnePersonPlus is a defined benefit pension plan designed specifically to meet the tax savings and retirement income needs of people who are:

- ✓ 45 to 70 years of age
- ✓ Earning \$75,000 or more annually
- ✓ Able to contribute a significant amount of earned income for 3 years or longer
- ✓ Business owners with 1-5 employees

If you'd like to contribute more than \$50,000 each year and maximize your tax deductions, a **OnePersonPlus** might be right for you.



Typical Occupations of Plan Owners

- Architect
- Attorney
- Contractor
- Consultant
- Corporate Director
- Dentist
- Entertainer
- Financial Advisor
- Insurance Agent
- Mortgage Broker
- Physician
- Real Estate Agent
- Sales Rep
- Software Developer

Important Dates

OnePersonPlus plans must be opened by the end of your fiscal year, usually December 31, but earlier could be beneficial. Plans must be funded by the business tax filing deadline.



CONTACT:

For personalized assistance or questions on the OnePersonPlus defined benefit plan contact:

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Taxes Too High?

Turn Large Tax Savings into Retirement Income



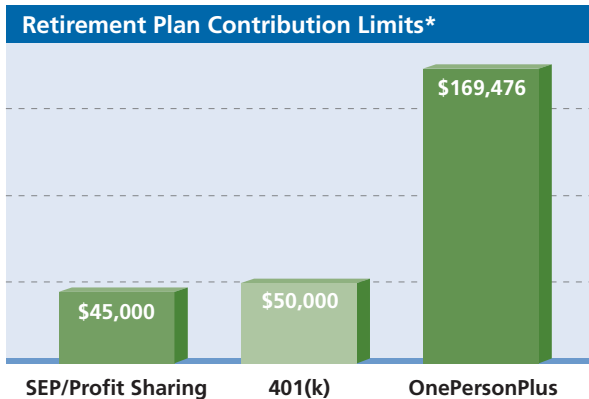
A Pension Plan for Professionals,
Independent Consultants, 1-5 Person
Firms & the Self-employed

Save on Taxes Each Year

Recent IRS tax code changes allow qualifying small business owners to contribute \$100,000 or more to a pension plan each year. Contributions are fully tax deductible and can provide tens of thousands of dollars in tax savings each year that will go toward retirement.

Highest Contributions

OnePersonPlus may allow you to contribute 3-4 times the amount you might otherwise contribute to a SEP or 401(k). Your contribution maximum is based on your age, income and years to retirement.



*2007 plan maximum contributions for a 52 year old, including "catch-up" contributions of \$5,000 for a 401(k).

You Choose the Investments

Your assets may be invested in mutual funds, bonds, equities, annuities, or any other marketable securities that you and your financial advisor select. Investments with low volatility are generally recommended.

OnePersonPlus® Solutions



Independent Consultant Reduces Taxes

James, age 56, is in his peak earning years with an annual income of \$300,000 but his tax bill is also large.

Solution: A **OnePersonPlus** for 6 years:

- Annual Contribution: \$190,074
- Annual Tax Savings at 38%: \$72,200
- Accumulation at retirement: \$1,309,236



Corporate Executive Secures Retirement with Side Income

Trisha, age 48, is Chief Marketing Officer at a high-tech, high-risk start-up earning \$250,000 and participating in the company 401(k). Her side income from speaking engagements and Corporate Director activities is more than \$200,000 annually.

Solution: A **OnePersonPlus** based on side income:

- Annual Contribution: \$97,376
- Annual Tax Savings at 38%: \$37,000
- Accumulation at age 62: \$2,182,061



Real Estate Couple Diversifies

Christine, age 58, and Bill, age 60, are married and each earns \$225,000 a year. Most of their savings are invested in real estate. Now they are ready to balance the risk of real estate with more diversified investments.

Solution: A **OnePersonPlus** invested in mutual funds:

- Annual Contribution: \$305,601
- Annual Tax Savings at 38%: \$116,128
- Advisor creates conservative portfolio which will build to \$2,036,388 over the next 7 years
- Projected combined annual benefit: \$180,000 or they can roll the lump sum into their IRAs

More Than a Tax Strategy

- Investments grow tax-deferred to build wealth faster.
- Your contribution to a **OnePersonPlus** could be as high as 50-100% or more of your earned income depending on your age, income, years to retirement, and your business type.
- You may be able to retire sooner by accumulating an additional \$1-2 million in 5-10 years.
- At retirement or plan termination, you can roll assets into an IRA where they continue to grow tax-deferred until withdrawn.

Flexibility When You Need It

- If your earned income fluctuates year to year, set up a **OnePersonPlus** at a contribution level you will be comfortable with each year. By adding a 401(k), you may be able to contribute up to \$34,000 more in higher income years.
- You may make significantly higher contributions in early plan years, reducing your required contribution in later years.
- Your plan may be amended if your business situation changes.