

Which of your clients would like  
to **deduct \$100,000**  
**or more,** grow it **tax**  
**deferred,** and **cut taxes**  
**every year by as much**  
**as \$40,000 or more?**

  
The Defined Benefit Solution

A new stream of retirement dollars for you to invest every year

The Retirement Plan for high-income earners  
(individuals with self-employment income and owners of 1-5 person  
companies) that offers the highest deductible contributions — poten-  
tially higher limits than a 401(k), Keogh, Profit Sharing, SEP IRA, or  
SIMPLE plan for those who qualify.

OnePersonPlus is a registered trademark of Leaffer Shapiro LLC

Introducing

# OnePersonPlus®

OnePersonPlus Defined Benefit Program is a 'win-win' for financial advisors and clients alike. Changes in tax laws now make it possible for qualified clients to cut taxes significantly and use that money for their own retirement. Many will be able to contribute \$100,000 or more a year.

## Benefits To You, The Financial Advisor



- **A large, steady stream of investment dollars** each year that you can invest and manage for your client. Plans are 8+ years on average.
- **Guaranteed new income for you year after year.** Clients are required to make contributions for the life of the plan.
- **A great reason to contact high-income earners.** OnePersonPlus gives you a powerful, innovative concept to present to clients who want to invest the maximum, tax-deferred income each year. The potential exists for much higher contribution amounts than 401(k), Keogh, Profit Sharing, SEP IRA, or SIMPLE plans.
- **Consolidate investments with you.** Clients who open a OnePersonPlus plan are likely to consolidate their retirement plans with you.
- **Drives referrals of new high-income clients.** Savvy investors who sign up for OnePersonPlus will tell friends and colleagues who also might benefit.
- **No need for you to be a technical specialist.** It's simple to present, easy to sell. From presentation to close — it's often a matter of a few days. A one-page adoption agreement is all that's needed to set up OnePersonPlus.
- **Complete, year-round phone support and customer service** provided by a full-service nationwide third party administrator.
- **Turnkey administration.** Consultants will help you prepare proposals and handle all paperwork related to the Plan's set up and ongoing tax reporting.

# Benefits To Your Clients

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- **Up to \$40,000 or more in federal and state Tax Savings each year...\$400,000 or more over 10 years.** Annual contributions to OnePersonPlus are business expenses and fully deductible.
- **Highest allowable contribution to a qualified retirement plan.** Clients can put away **\$100,000 or more each year** for retirement.
- **Fund with “re-deployed” assets.** Clients can use existing investments to fund the plan, assuming they have earned income to support the level of contribution.
- **Builds wealth faster. Investments grow tax-deferred.** Clients enjoy a higher rate of compound growth compared to paying current taxes on gains.
- **Tax advantages continue into retirement.** Investment may be rolled into an IRA account to continue tax deferred growth at plan termination
- **Customer service by experts.** Retirement specialists are available to answer all questions during normal business hours.

## Who are Key Prospects?

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Anyone, 40 years or older, who typically earns \$100,000 or more. Some participants earn less income, but are able to afford contributing most of it to the Plan. Prospects include:

- Business owners with up to five employees
- Independent contractors, consultants, professionals, sales reps
- Employees who also receive self-employment income from consulting, directors fees or side businesses
- Self-employed spouses of high-income earners



# Support for You

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Everything you need to qualify prospects, present the package and close the sale.

- Sales support. Contact Dedicated Defined Benefit Services LLC at 1-866-269-2706.
- Proposals in seconds. Go to [OnePersonPlus.com](http://OnePersonPlus.com) to create an attractive proposal to hand to a client. Calculate your client's maximum contribution, projected annual benefit, tax savings and account growth over the life of the plan.
- Brochures, flyers, prospecting tips and marketing campaigns. Go to [OnePersonPlus.com](http://OnePersonPlus.com) and select "Sales & Marketing".
- Year round phone support and customer service. Support provided by Dedicated Defined Benefit Services LLC, a nationwide third party administrator of small company defined benefit plans. Experts are available to answer questions, set up plans, handle IRS reporting, recalculate annual contributions and keep you up-to-date on relevant regulation and tax law changes.

## OnePersonPlus Fee Schedule

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### DOCUMENTATION AND INSTALLATION

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Plan Set-up	\$1,200 + 50 per participant
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### ANNUAL ADMINISTRATION

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Defined Benefit Plan	\$1,600 + 100 per participant
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### ADDITIONAL SERVICE FEES

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Participant Termination Distribution	\$175
Participant loans	\$100 + 60/year

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**Note:** In the first year only there is both a set-up fee and an administration fee. Fees are subject to change.

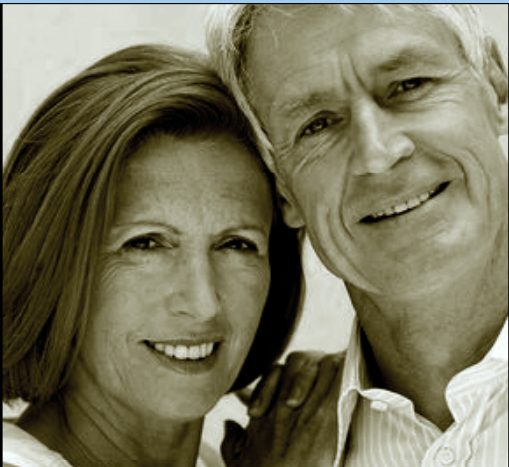
## Typical Prospect Scenarios

**Maximizing Deductions.** Ted is 52 years old and expects to have a W-2 income of at least \$300,000 in his law practice until he retires in ten years. Ted's firm is incorporated. By establishing a OnePersonPlus, he can contribute and take a tax deduction of \$161,700. Adding a 401(k), James could contribute an additional \$37,500 for a total deduction for 2012 of \$199,200, more than 3 times what he could put into a SEP or 401(k) alone.

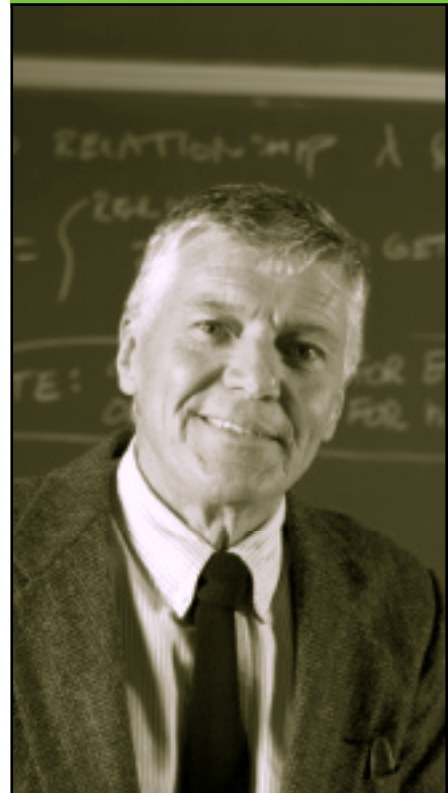


### **A short window until retirement.**

Christine, age 58, and Bill, age 60, are married, each earning \$250,000 a year from their anesthesiology practice. They both plan to retire, in five years. They set up a OnePersonPlus with tax-deductible annual contributions for Christine of \$204,100 and for Bill of \$195,700 for a combined tax savings of \$151,900 in 2012.



**Taking advantage of a part-time income opportunity.** Jerry is a 56 year old professor in the local university Business School and plans to retire in 6 years. He consistently earns an additional \$150,000 each year consulting after payment of self-employment taxes. The university provides him with a 403(b) plan to which he's been contributing. Jerry sets up a OnePersonPlus and makes a tax deductible contribution of \$120,000 based on his consulting income – saving \$45,600 on taxes for 2012.



Great Prospects for the  
**OnePersonPlus**  
Defined Benefit Solution

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Architects  
Attorneys  
Consultants  
Contractors  
Independent Corporate  
Directors  
Dentists  
Entrepreneurs  
Financial Planners

Graphic Designers  
Independent Insurance  
Agents  
Manufacturer's Reps  
Mortgage Brokers  
Physicians  
Real Estate Agents  
Software Developers



OnePersonPlus®

For additional information on OnePersonPlus or  
supporting services, call 1-866-269-2706.

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