

OPEN LINE PRESENTATION

Presenter,

Welcome to:

Greater Tax Savings using Cash Balance Plans

Presented by
Lighthouse Consulting Services, LLC



Featured Guest:

Dan Kravitz, President
Kravitz, Inc.
818-379-6162
dkravitz@kravitzinc.com

www.cashbalanacedesign.com

Book: [Beyond the 401\(k\)](#)



Host:

Dana Borowka, MA
CEO, Lighthouse
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Author of [Cracking The](#)
[Personality Code](#)

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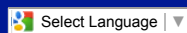
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Today's Goals

Show you how to:

- Reduce your tax liability
- Squeeze 20 years of retirement savings into 10 years
- Attract and retain top talent with enhanced retirement benefits

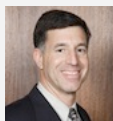
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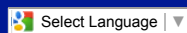
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Why Cash Balance and Why Now?

Rates	2012	2014
Investment tax*	0%	3.8%
Highest income tax	35%	39.6%
Medicare tax**	2.9%	3.8%
Capital gains/Dividend tax	15%	23.8%

* Investment Income tax on all unearned income (interest, dividends, gains, rents & royalties, etc.)

** Medicare tax for individuals is 1.45%. Most company structures require an Employer matching amount of 1.45%. Most of these taxes applied on high wage earners earning >\$250k, AGI, filing jointly.

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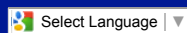
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Why Cash Balance and Why Now?

Above The Line Deductions

Most desirable type of deduction - Reduces AGI

- Qualified Retirement Plan Contributions

Below The Line Deductions

Many limitations - Subject to phaseouts.*

- Charitable Contributions
- State Tax
- Property Taxes
- Mortgage Interest

*Subject to phase outs based on income > \$250,000(Single) or >\$300,000(Married filing jointly)

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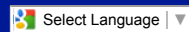
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Why Cash Balance and Why Now?

Age	Profit Sharing	Cash Balance	Total	Savings
60-65	\$ 57,500	\$ 230,000	\$ 287,500	\$ 115,000
55-59	\$ 57,500	\$ 185,000	\$ 242,500	\$ 97,000
50-54	\$ 57,500	\$ 141,000	\$ 198,500	\$ 79,400
45-49	\$ 52,000	\$ 108,000	\$ 160,000	\$ 64,000
40-44	\$ 52,000	\$ 83,000	\$ 135,000	\$ 54,000

*Assuming 40% tax bracket, taxes are deferred

Lifetime limit = \$2,500,000

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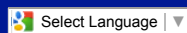
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The 21st Century Hybrid

Cash Balance has the key advantage of a defined benefit plan:

- High tax-deferred contributions: \$2.6 lifetime limit

Combined with the best features of a 401(k) Profit Sharing Plan:

- Flexibility
- Portability
- Simplicity

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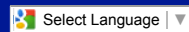
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Evolution of Cash Balance

- **1985** - Bank of America adopts first plan approved by the IRS
- **Pension Protection Act of 2006** - Congress and the President draft legislation clarifying Cash Balance plans
- **10/19/10** - Department of Treasury issues final regulations on Cash Balance Plans

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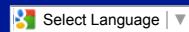
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Basic Features You Need to Know

- Flexible Among Shareholders
- Plan Assets Are Portable (roll over to IRA)
- Account Balances
- Contribution amounts can change, but use caution.
- Assets Are Creditor Protected

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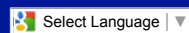
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What if the Cash Flow Decreases?

- Reduce 401(k) and/or Profit Sharing Contribution
- Amend plan to change contribution amounts
- Freeze plan



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Withdrawal Options:

- Age 62
- Termination of employment
- Retirement
- Death
- Disability
- Plan Termination

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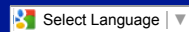
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Interest Crediting Rate Options:

- Safe Harbor Rates - 30 Year Treasury
- Fixed Rate
- Equity Based Rates
- Actual Rate of Return

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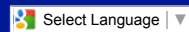
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The Give to Get

- 401(k)-
 - \$23,000 for owners
- Add Safe Harbor-
 - 9% of pay to owners
 - 3% of pay to staff
- Maximize Profit Sharing-
 - \$34,500 for owners
 - 5% of pay to staff

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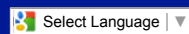
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The Give to Get

- Add Cash Balance
 - Extra \$50,000 for owner
 - Around only \$700 each to staff
- Maximize Cash Balance
 - Up to \$241,000 for owner in Cash Balance
 - Give 7.5% of pay to staff

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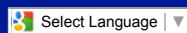
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Small Business Drive Growth

- 87% of Cash Balance Plans are in place at firms with fewer than 100 employees.
- The highest growth over the past 5 years has been in companies with fewer than 25 employees.

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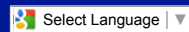
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Why So Appealing to Small Business?

- Cost efficiency and tax efficiency
- Age-weighted contribution limits
- Asset protection
- Attracting and retaining key employees
- Succession planning for family businesses

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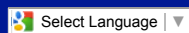
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Cash Balance Growth: 2001-2013

- **2001** – 1,337 plans
- **2005** – 3,174 plans
- **2009** – 5,840 plans
- **2013** – **11,095 plans**

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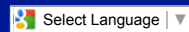
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About Kravitz

- Founded October 15, 1977
- Los Angeles & New York + 7 satellite offices
- 1,200+ clients including 500+ Cash Balance plans
- National leader in Cash Balance Plans since 1989
- Wrote the book on Cash Balance Plans
- www.cashbalancedesign.com

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Book: *Beyond the 401(k)*



Host:

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Conclusion

Now you know how to:

- Reduce your tax liability
- Squeeze 20 years of retirement savings into 10 years
- Attract and retain top talent with enhanced retirement benefits

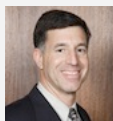
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