

CASH BALANCE PLAN GUIDE

The Best Tax Deferral You Never Heard Of

\$400K+

potential annual deferral for business owners

Does This Sound Familiar?

You're a business owner earning over \$250k (single) or \$500k (married), maxing out your 401(k), yet the check you write to the IRS every year is still PAINFUL.

Once your income gets too high, the 401(k) just doesn't make the same impact. For 2026, the limit is just \$72,000 and if you have employees, hitting that maximum becomes very costly.

The question becomes: "Is this really the most I can be doing?"

There Is A Better Way

It's called a Cash Balance Plan, a type of defined benefit pension that allows SIGNIFICANTLY higher tax-deferred contributions than a 401(k).

How much more? Depending on age and income, many business owners can defer \$150,000 to \$400,000+ per year. I have one client in their 60's putting in \$600k annually.





This is not a loophole. It's a well-established structure used by business owners of all types and sizes.

401(K) LIMIT 2026
\$72,000

VS

CASH BALANCE PLAN
\$150K - \$600K+

Who This Strategy Works Best For

| | | | |
|--|---|--|--|
|  <p>High Earners Earning \$300K to \$2M+ annually with consistent, predictable profits</p> |  <p>Maxed 401(k) Already contributing the maximum and looking for additional tax deferral</p> |  <p>Tax-Smart Savers Prefer saving for retirement over buying vehicles or paying extra to the IRS</p> |  <p>Ages 40-80 Works for business owners at any stage - the older you are, the more you can contribute</p> |
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INDUSTRIES WE SERVE

Dental Offices, Tech Companies, Realtors, Land Developers, Veterinarians, Drug Manufacturers, Excavation Companies, Waste Removal, Roofers, Retailers, Attorney Groups, and more.

In a Short Conversation, We Can Help You:

- ✓ Estimate your potential contribution range
- ✓ Identify potential tax savings
- ✓ Determine if this fits your broader strategy

Ready to Explore Your Options?

Schedule a no-obligation conversation to see if a Cash Balance Plan is right for you.

[Get Started](#)