



Are you a Business Owner with \$100,000 Tax Liability?

Are you a Business Owner with 5 Million + Net Worth?

Do you have a \$1,000,000 in Pre-Taxed Accounts?

Do you have a \$100,000 in Capital Gains?

**WE REDUCE YOUR TAXES 50% OR MORE
ALMOST 100% OF THE TIME**

CONTACT US TODAY SO WE CAN HELP YOU.

Thank you very much and have a great blessed day.



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"A Greater Measure Of Life"

2 Chronicles 1:12 - So wisdom and knowledge will be given to you. I will also give you wealth, riches and honor...

**CONSISTENT BUSINESS REVENUES, GROWING PROFITS
YET A 96% DECREASE IN FEDERAL TAXES DUE**

	2015	2016	2017	2018
1. Gross Receipts	946,399	1,032,015	1,133,427	1,098,546
2. Cost of Sales	390,942	470.821	495,361	415,244
3. Gross Profit	555,457	561.194	638,066	683,302
Taxable Income	277,172	164.237	62,152	25,766
Tax	66,991	33.081	7,966	2,706

Our Elite Team of Experienced and Professional Experts

- Qualified Pension Administrators and Chartered Retirement Plans Specialists
- Employee Retirement Plan Agents and Certified Financial Planners
- Certified Public Accountants and Chartered Financial Consultants
- Certified Managerial Accountant & Certified Financial Manager
- Chartered Life Underwriters and Third-Party Administrators
- Certified Tax Coach & Certified Tax Planner
- Tax Reduction Certified Public Accountant
- Tax & ERISA Attorneys and Actuaries
- Master of Science in Accounting

Medical Group Partner

Age 60, married filing jointly, no children

- \$600,000 adjusted gross income (\$550,000 wages, \$50,000 investment income)
- No Cash Balance contribution: will pay \$180,500 in federal taxes
- \$200,000 Cash Balance contribution: will pay \$103,400 in federal taxes

Federal Tax Savings: * \$77,100

CASH BALANCE PLANS

REASONS FOR THE TREMENDOUS GROWTH

2006 Pension Protection Act: This law clarified IRS approval of the plans, removed any remaining uncertainty about their legal status, and introduced other changes that simplified implementation and administration. Thanks to this legislative shift, cash balance plans became a popular and viable choice for many small business owners.

The 2010 IRS Cash Balance Regulations: New regulations published in 2010 provided greater clarity and expanded options for interest crediting rates, making these plans even more appealing to employers. The new regulations also generated widespread media coverage and greater national awareness of the high contribution limits, tax advantages, and the recruitment/retention power of adding a Cash Balance plan.

The 2014 Final IRS Cash Balance Regulations: Final regulations issued in September 2014 gave plan sponsors a compliance roadmap and greater investment flexibility, including the option to use fixed rates up to 6% and to include multiple investment option in a single cash balance plan.