

Big 401(k) Benefits.

Whether you're a one person shop, or a growing business, find out how Crown Benefits can design a 401(k) plan that makes it simple for you to lower your taxes now and help you save more money for tomorrow.

Less Taxing, more saving

In the simplest tax scenario, you can contribute the 2012 maximum of \$17,000, and protect \$4,125 from taxes this year. For a business with 15 or fewer employees, this tax savings more than covers the cost of a Crown 401k plan by 2.5 times or more.

Give Me A Tax Break

- \$500 tax credit if it's your first 401(k) plan and you have employees
- Matching, profit sharing and admin fees are deductible for your business
- Contribute up to \$17,000 tax-deferred in 2012 plus any matching you receive
- You can choose to contribute after-tax dollars into a Roth 401(k) — no income limits— which will not be taxed again when withdrawn after age 59½ And remember, it's always wise to check with your tax advisor.

401(k)s stack up big versus traditional IRAs.

Check out the advantages of a 401(k) over an IRA. Over three times the contribution limit, over five times the 50+ catch-up limit, and no Roth income limit. It's virtually no contest.

	401(k)	IRA
2012 contribution limit	\$17,000	\$5,000
Age 50+ catch-up amount	\$ 5,500	\$1,000
Roth income limit	None	\$120,000*
Penalty-free access if needed	Yes, loan	No

* Starting at \$105,000, the amount you are allowed to contribute begins to decrease, hitting \$0 at \$120,000.

Finally, a 401(k) a business can afford.

Start Today - Free Proposal

To find out which retirement plan is right for you or your client, contact us. In one easy step, Crown will run an illustration at no cost or obligation.

Call Today (800) 269-1447

Big 401(k) Benefits.

OWNER ONLY BUSINESS INCONSISTANT INCOME

Objective: Reduce taxes, retain flexibility.

Profile: Independent Software Consultant
Age 55, W-2 income of \$250k not sure it will always be this high.

Solution: Single(k)

2012 Contributions:	\$17,000	Employee Deferral
	\$5,500	Catch Up Cont.
	\$33,000	Profit Sharing Cont.
	\$55,500	Total Contribution
Tax Savings @ 38%:	\$21,090	

MARRIED BUSINESS PARTNERS - NO EMPLOYEES

Objective: Reduce taxes, retain flexibility.

Profile: Husband & wife Dentists, husband age 50
wife age 47, W-2 income is \$250k.

Solution: Single(k) Plus

2012 Contributions:	\$34,000	Employee Deferral
	\$5,500	Catch Up Cont.
	\$66,000	Profit Sharing Cont.
	\$105,500	Total Contribution
Tax Savings @ 38%:	\$40,090	

SMALL BUSINESS OWNER WITH HIGH INCOME AND 1 - 4 YOUNGER, LOW PAID EMPLOYEES

Objective: Maximum Contribution for owner with minimum required contributions for employees.

Profile: CPA, Age 45, W-2 income of \$300k, 3 employees that do not want to participate age 20-35 income between \$24-50k.

Solution: 401(k) Plan with Safe Harbor Match

2012 Contributions:	\$17,000	Employee Deferral
	\$10,000	SH Match (100%/4%)
	\$27,000	Total Contribution
Tax Savings @ 38%:	\$10,260	

SMALL BUSINESS OWNER WITH HIGH INCOME AND 1 - 4 YOUNGER, LOW PAID EMPLOYEES

Objective: Maximum Contribution for owner

Profile: Dentist, Age 50, W-2 income of \$500k, 4 employees ages 25-40 income between \$30-50k.

Solution: Safe Harbor Cross Tested 401(k) Plan

2012 Owner Contributions:	\$17,000	Employee Deferral
	\$5,500	Catch Up Cont.
	\$33,000	Profit Sharing Cont.
	\$55,500	Contribution for Owner
2012 EE Contributions:	\$7,250	Profit Sharing Cont.
	\$62,750	Total Contribution
Tax Savings @ 38%:	\$23,845	

FEATURES OF A 401(K) PLAN

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BENEFITS OF A 401(K) PLAN

EMPLOYER FEATURES:

- Build Employee Loyalty
- Flexible Employer Contributions
- Vesting Schedules up to 6 years

Investments grow tax-deferred to build wealth faster

Low Cost Administration / Easy to Set UP

Roth option can be added

Employer Contributions are tax deductible bus. expenses

EMPLOYEE BENEFITS:

- Helps start planning for retirement
- Investments grow tax-deferred to build wealth faster
- Flexible investments options

Employee Deferrals are PRE TAX

Flexible loan options

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