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FOR CPAS, RIAS & ESTATE ATTORNEYS

Four myths that keep high earners out of defined benefit plans

Defined benefit plans can be one of the most effective tax-planning tools for successful business owners, yet they're often overlooked because of a few common misconceptions.

CONTACT US

When we talk with CPAs, RIAs and estate attorneys, we hear the same reasons defined benefit plans don't come up with clients. Here's what's actually true.

MYTH 1

"Defined benefit plans are only for large corporations."

THE REALITY

Many defined benefit plans are sponsored by small businesses, including owner-only and owner-and-spouse practices. Physicians, attorneys, consultants and other high-earning professionals are often among the strongest candidates.

MYTH 2

"It's too late in the year to do anything."

THE REALITY

Under current rules, a new plan can generally be adopted as late as the business's tax filing deadline, including extensions, and still apply to the prior year. Starting the conversation now simply leaves more time to get the design right.

MYTH 3

"The contributions are locked in no matter what."

THE REALITY

Defined benefit plans do carry funding obligations. But the required contribution often falls within a range each year, and plan design can be revisited as the business changes.

MYTH 4

"Bringing in a specialist means losing the client relationship."

THE REALITY

We supplement the work you're already doing. Your client keeps their existing advisors and retirement arrangements, and you stay at the center of the planning.

Why it matters for your practice

- ✓ Bring a meaningful new idea to clients who believe they've done everything possible
- ✓ Deepen relationships with your highest-earning business-owner clients
- ✓ Keep your role as the trusted advisor while we handle the plan design and feasibility work

Have a client in mind?

We start by understanding what your client already has, what they want to accomplish, and the cash flow their business needs, then run a feasibility study to see whether a defined benefit plan makes sense. We're happy to talk it through with you first.

SCHEDULE A FREE STRATEGY SESSION

DEFINED BENEFIT PENSION PLANS

HOW DO DEFINED BENEFIT PLANS WORK?

ADVANTAGES OF A DEFINED BENEFIT PENSION PLAN

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This material is for informational purposes only and is not tax or legal advice. Contribution capacity and tax treatment depend on individual circumstances, plan design, applicable limits, and tax law. Defined benefit plans involve funding obligations, administrative costs, and restrictions on access to retirement funds. Any strategy requires individualized review with qualified tax and plan professionals.