

CHOOSE ONE OF TWO OPTIONS

INVEST IN THE IRS

For successful small business owners who consistently have additional funds to invest towards their future, most think their most important decision is the choice of investment or asset allocation. In reality, they've already chosen to invest a large amount of their money in the IRS before they start. For business owners in a 40% tax bracket, they've chosen to allocate 40% of their investment in an asset that returns 0%.

Typical Example

Your Money	\$100,000
Invested in the IRS	<u>(\$40,000)</u>
Invested for your future	\$60,000

There's an option for many business owners that can give them an immediate head start, making a positive impact on their employees lives in the process...

INVEST IN A PENSION PLAN

Rather than investing in the IRS, invest in your retirement and in the retirement of your employees

Typical Example

Your Money	\$100,000
Invested for your employees	(\$10,000)
Invested in the IRS	<u>\$ 0</u>
Invested for your future	\$90,000

Pension plans are not perfect for everyone, but if you are interested in determining if a pension plan is right for your business, contact us to learn more.