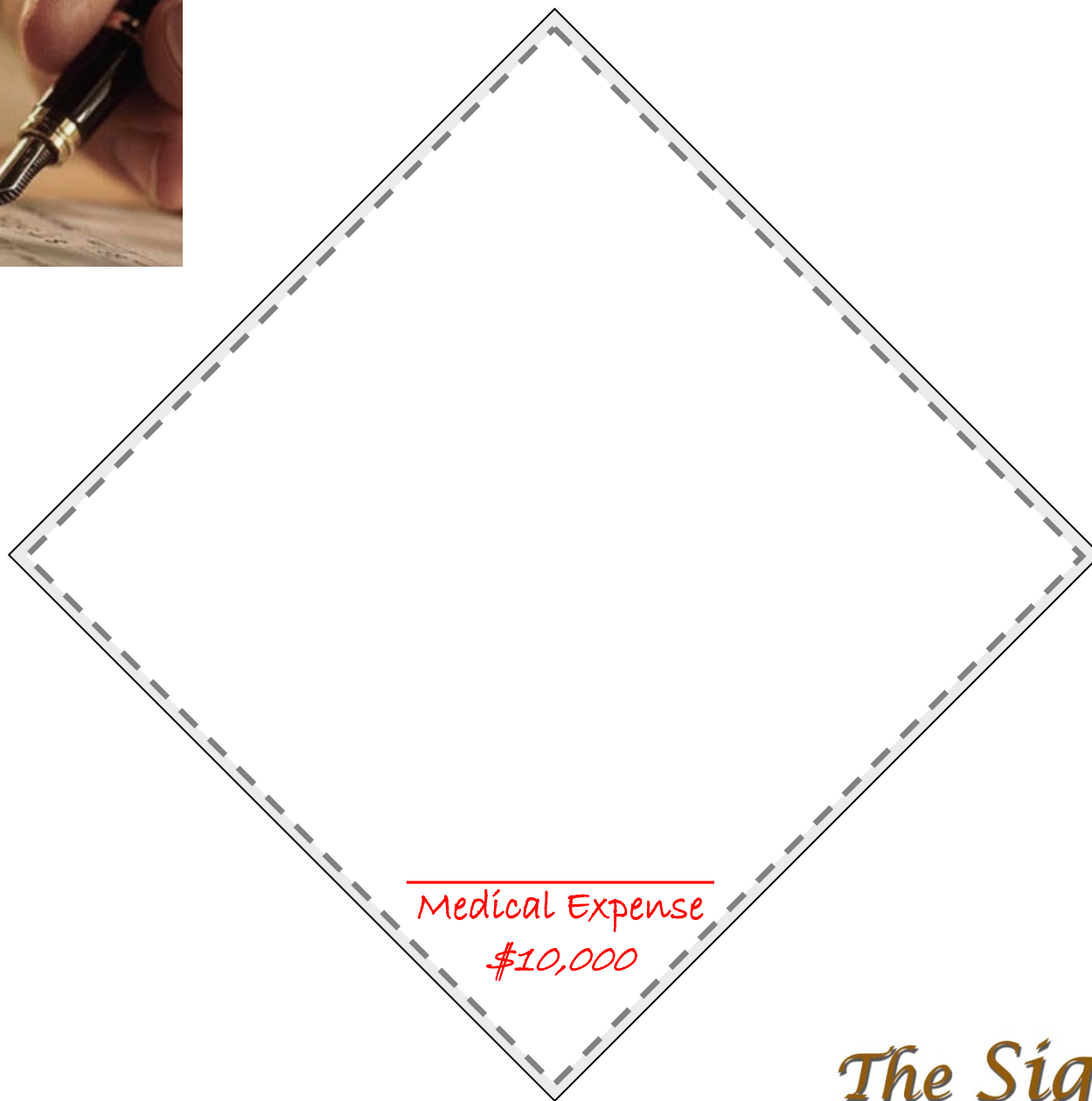




The 10 Minute  
Napkin Presentation

*The Signature Plan*<sup>SM</sup>

A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



Medical Expense  
\$10,000

# The Signature Plan<sup>SM</sup>

A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



Medical Expense  
\$10,000

*The Signature Plan*<sup>SM</sup>

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A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



BUSINESS



\$16,665

\$6,665

TAX (State/Fed)



Medical Expense

\$10,000

*The Signature Plan*<sup>SM</sup>

A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



Form **1120S**

**U.S. Income Tax Return for an S Corporation**

OMB No. 1545-0130

Department of the Treasury  
Internal Revenue Service

▶ Do not file this form unless the corporation has filed Form 2553 to elect to be an S corporation.  
▶ See separate instructions.

**2006**

Deductions (see instructions)	15	16	17	18	19	20	21
15 Depletion (Do not deduct oil and gas depletion.)							
16 Advertising							
17 Pension, profit-sharing, etc., plans							
18 Employee benefit programs							
19 Other deductions (attach statement)							
20 Total deductions. Add lines 7 through 19							
21 Ordinary business income (loss). Subtract line 20 from line 6							

**BUSINESS**

1120S Line 17

TAX DEDUCTIBLE CONTRIBUTIONS



**\$16,665**

**\$6,665**

TAX (State/Fed)



Medical Expense

**\$10,000**

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**BUSINESS**

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1120S Line 17

TAX DEDUCTIBLE CONTRIBUTIONS

1120S Line 18



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\$6,665

TAX (State/Fed)



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**BUSINESS**

1120S Line 17

1120S Line 18

TAX DEDUCTIBLE CONTRIBUTIONS



\$16,665

\$6,665



\$10,000

\$0

TAX (State/Fed)



OR



Medical Expense  
\$10,000

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**BUSINESS**

1120S Line 17

TAX DEDUCTIBLE CONTRIBUTIONS

1120S Line 18



\$16,665

\$6,665

TAX (State/Fed)



\$10,000

\$0



OR



Medical Expense

\$10,000

WHEN IT COMES TO PAYING FOR MEDICAL EXPENSES...

**The Signature Plan**<sup>SM</sup>

A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



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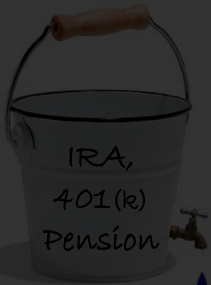
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1120S Line 17

TAX DEDUCTIBLE CONTRIBUTIONS



\$16,665

\$6,665

TAX (state/Fed)

1120S Line 18



\$10,000

\$0

OR

Medical Expense

\$10,000

WHEN IT COMES TO PAYING FOR MEDICAL EXPENSES...

CHOOSE "RIGHT"

**The Signature Plan**<sup>SM</sup>

A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



*Is this plan  
"Right" for you...*

- ✓ Company census
- ✓ Projected dollar amount to contribute annually

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A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



Answering The Age Old Question...

Are “TWO BUCKETS” better than ONE?

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A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



# OUR BIGGEST DRAIN...

“Out of pocket” Health Care Costs

Statistics show that 33% of every retirement dollar is spent on Health Care

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A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



# THE OLD WAY...



IRA  
401(k)  
Profit Sharing

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A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



# THE PROBLEM...



IRA

401(k)

Profit Sharing

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A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS





# THE PROBLEM...



**\$333,000**

Out-of-Pocket Health Care Costs

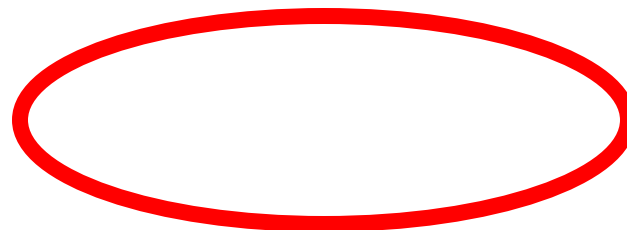


*The Signature Plan*<sup>SM</sup>

A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



# THE PROBLEM...



=

*\$142,000 in tax to... THE IRS*

+

~~\$333,000~~

Out-of-Pocket Health Care Costs



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A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



# THE PROBLEM...

**\$475,000**

=

\$142,000 in tax to... **THEIRS**

+

~~**\$333,000**~~

Out-of-Pocket Health Care Costs



*The Signature Plan*<sup>SM</sup>

A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



# RESULT...



**\$475,000**

-

*\$142,000 in tax*

=

**\$333,000**

Available to Pay for your...  
Out-of-Pocket Health Care Costs

*The Signature Plan*<sup>SM</sup>

A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



# RESULT...



**\$475,000**

-

*\$142,000 in tax*

=

**\$333,000**

Available to Pay for your...  
Out-of-Pocket Health Care Costs

*The Signature Plan*<sup>SM</sup>

A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



# TWO BUCKETS...

IRA

401(k)

Profit Sharing



*Signature Plan*

401(R<sub>x</sub>)



*The Signature Plan*<sup>SM</sup>

A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



# TWO BUCKETS...

IRA  
401(k)  
Profit Sharing



*Signature Plan*  
401(R<sub>x</sub>)



*The Signature Plan*<sup>SM</sup>

A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



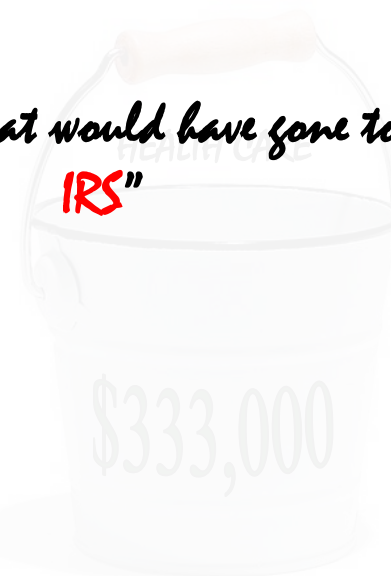
# TWO BUCKETS...

IRA  
401(k)  
Profit Sharing



The \$142,000 that would have gone to "THE IRS"

*Signature Plan*  
401(R<sub>x</sub>)



*The Signature Plan*<sup>SM</sup>

A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS





# TWO BUCKETS...

IRA

401(k)

Profit Sharing



*Signature Plan*

401(R<sub>x</sub>)

*The \$142,000 that would have gone to  
"THEIRS"*

**IS NOW YOURS**

**FOR CARS, CONDOS, GOLF & FUN!!!**

***The Signature Plan***<sup>SM</sup>

A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



# TWO BUCKETS...

THIS IS A 27% INCREASE IN YOUR RETIREMENT SAVINGS

$$\text{\$142,000} / \text{\$525,000} = \underline{\underline{27\% \text{ Savings}}}$$

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A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS



# TWO BUCKETS...

THIS IS A 27% INCREASE IN YOUR RETIREMENT SAVINGS

$$\text{\$142,000} / \text{\$525,000} = \underline{\underline{27\% \text{ Savings}}}$$

*SAME AMOUNT SET ASIDE...*

*SAME AMOUNT SPENT ON HEALTH CARE...*

**“TWO BUCKETS” is a more efficient way to allocate  
your RETIREMENT FUNDS.**

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A RETIREE HEALTH PLAN FOR SMALL TO MID-SIZE EMPLOYERS