



Business Owner's Complete Tax & Retirement Guide

Optimize Taxes. Invest More. Retire Earlier.

The landscape of business taxation and retirement planning is complex, but with the right strategy, you can significantly reduce your tax burden while securing your financial future.



Understanding Your Tax Position

As a business owner, your tax strategy directly impacts both your personal and business bottom line. Strategic retirement planning serves two crucial purposes: building wealth for the future and creating substantial tax advantages today.

Solo 401(k): The Business Owner's Power Tool

Maximum Flexibility, Maximum Control

A Solo 401(k) offers unparalleled flexibility for business owners and their spouses. This powerhouse retirement vehicle allows for both employer and employee contributions, effectively doubling your contribution potential. Unlike traditional retirement plans, a Solo 401(k) gives you complete control over your investment choices while providing some of the highest contribution limits available in any retirement vehicle. For business owners looking to accelerate their retirement savings while maximizing tax advantages, this plan stands out as an exceptional solution.

The unique dual-contribution feature allows you to contribute both as an employee and as an employer, creating a powerful tax-reduction strategy. This "double-dipping" approach can result in significant tax savings while rapidly building your retirement nest egg. Whether you're running a thriving consulting practice, managing an online business, or operating any other self-employed venture, a Solo 401(k) can be tailored to meet your specific needs.

Why Business Owners Choose Solo 401(k)s:

Employee contribution: Up to \$23,000 (2024)	Lower costs compared to traditional 401(k)s	Option to make Roth contributions
Employer contribution: Up to 25% of compensation	Self-directed investment options including real estate	Protection from business creditors
Combined maximum: \$69,000 (\$76,500 if age 50+)	No third-party trustee required	Ability to borrow from your account
Complete investment control	Simplified administration	

Advanced Features

- Roth conversion options
- Investment freedom
- Loan provisions up to \$50,000
- Real estate investment capabilities
- Protection from creditors

Cash Balance Plans: The Tax Reduction Accelerator

Building Wealth Faster

Cash balance plans represent the next evolution in retirement planning, offering significantly higher contribution limits than traditional plans. These sophisticated retirement vehicles allow business owners and high-income professionals to accelerate their retirement savings while securing substantial tax advantages. With the ability to contribute up to \$300,000 annually depending on age, these plans have become increasingly popular among successful business owners looking to catch up on retirement savings.

Why Cash Balance Plans Stand Out:

Guaranteed benefit structure that grows through annual employer contributions

Dual crediting system with both contribution and interest credits

Tax-deferred growth potential that compounds over time

Protection from creditors under ERISA guidelines

Perfect For High-Income Professionals and particularly attractive for:

- ▶ Medical practices and physician groups
- ▶ Law firms and legal professionals
- ▶ Consulting firms
- ▶ Small business owners with consistent profits



Wealth Building Advantages

Contributions can exceed \$300,000 for older participants

Ability to combine with other qualified plans like 401(k)s

Professional investment management of pooled assets

Predictable, guaranteed returns through interest credits

Tax Optimization Features

Significant annual tax deductions

Reduction in qualified business income (QBI)

State and local tax benefits

Asset protection from business creditors

Insurance Integration for Cash Balance Plans

Insurance integration within cash balance plans creates a powerful combination of retirement savings and risk management. Here's how this sophisticated strategy works:

Death Benefit Protection

The integration of life insurance provides crucial protection for both the business and participants' families. The death benefit can:

- Fund the promised retirement benefits
- Provide additional tax-free benefits to beneficiaries
- Help maintain business continuity
- Protect against the loss of key contributors



Key Person Coverage Benefits

Strategic insurance integration offers protection for the business through:

- Funding for business continuation if a key person dies
- Protection against revenue loss during transition periods
- Resources for recruiting and training replacements
- Maintaining credit worthiness with lenders and suppliers

Estate Planning Advantages

The combination of cash balance plans and insurance creates powerful estate planning opportunities:

- ▶ Generation-skipping transfer potential
- ▶ Asset protection from creditors
- ▶ Wealth transfer outside of probate
- ▶ Tax-efficient legacy planning

Tax-Advantaged Structure

The dual tax benefits of this strategy include:

- ▶ Tax-deductible plan contributions
- ▶ Tax-deferred growth of plan assets
- ▶ Tax-free death benefits
- ▶ Reduced estate tax exposure

Implementation Considerations

For optimal results, the insurance component should be:

- ▶ Structured as a cash value policy (typically whole life or universal life)
- ▶ Owned by the plan with the participant as the insured
- ▶ Limited to "incidental" death benefits per IRS guidelines
- ▶ Managed by professional administrators

This integrated approach provides business owners with a comprehensive solution that addresses retirement funding, risk management, and estate planning needs while maximizing tax efficiency.

Safe Harbor 401(k): The Team Builder

Simplifying Compliance

Safe Harbor 401(k)s eliminate the headache of compliance testing while providing valuable benefits to both owners and employees. This specialized retirement plan design automatically satisfies key IRS non-discrimination requirements, allowing business owners and highly compensated employees (HCEs) to maximize their contributions without the typical restrictions imposed by standard 401(k) plans.

Why Business Owners Choose Safe Harbor Plans:

Guaranteed passing of annual compliance tests

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Critical Advantages for Business Owners:

Owners can maximize their personal deferrals without limitation

No risk of refunds due to failed testing

Tax deductions for required employer contributions

Simplified plan administration

Protection from top-heavy requirements in many cases

Employee Benefits That Drive Retention:

Guaranteed employer contributions

Immediate vesting in most cases

Predictable retirement benefits

Professional investment options

Enhanced financial security

Design Flexibility:

Choose from multiple contribution formulas:

Basic Match:

- ▶ 100% match on first 3% of compensation
- ▶ 50% match on next 2% of compensation
- ▶ Maximum employer cost: 4% of payroll

Enhanced Match:

- ▶ 100% match on first 4% of compensation
- ▶ Often preferred for simplicity
- ▶ Maximum employer cost: 4% of payroll

Non-Elective Contribution:

- ▶ 3% of compensation for all eligible employees
- ▶ No employee contribution required
- ▶ May be more cost-effective depending on participation

Strategic Planning Considerations:

- October 1st deadline for new plans
- Annual notice requirements
- Employee communication requirements
- Investment selection and monitoring
- Fiduciary responsibilities

Cost Management Strategies:

- Eligibility requirements optimization
- Entry date planning
- Employee class exclusions
- Integration with profit sharing
- Vesting schedules for non-safe harbor contributions

Implementation Benefits:

- Automatic passing of ADP/ACP tests
- Predictable contribution structures
- Enhanced employee satisfaction
- Reduced administrative burden

- This powerful plan design offers business owners the ability to maximize their own retirement savings while providing valuable benefits to employees, all while maintaining predictable costs and simplified administration.

Investment Considerations

Building Your Portfolio:

Diversification strategies

Risk management

Asset allocation

Market timing vs. long-term planning

Risk Management Integration:

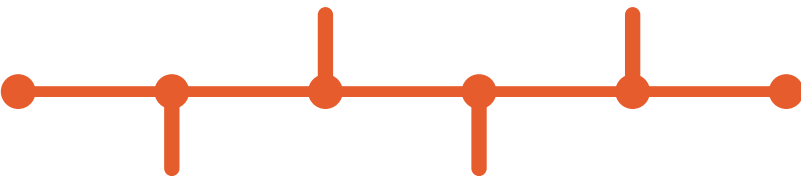
Business continuation planning

Key person protection

Buy-sell funding

Estate tax mitigation

Implementation Timeline



90-Day Action Plan

1. Initial consultation and needs analysis
2. Plan design and selection
3. Documentation preparation
4. Employee communication (if applicable)
5. Investment strategy development
6. Plan implementation



Cost-Benefit Analysis

Understanding the ROI:

- Tax savings vs. implementation costs
- Long-term wealth accumulation
- Employee retention value
- Business valuation impact

Compliance Considerations

Staying Within Guidelines:

- Annual filing requirements
- Contribution deadlines
- Testing requirements (if applicable)
- Required distributions

Take Action Now

Don't let another tax year pass without maximizing your retirement and tax planning opportunities. [Schedule](#) a comprehensive consultation to:

Discovery Meeting Agenda:

Review current tax situation

Analyze business structure

Evaluate retirement goals

Discuss goals for custom implementation strategy

Your Next Steps:

1. Schedule your no-obligation consultation

2. Prepare current financial statements

3. List your primary retirement objectives

4. Bring questions about your specific situation

Contact Information

Ready to transform your tax and retirement strategy? Schedule your consultation today:



info@anthemadvice.com



(305) 482-3002



15 Minute Phone Consultation

Remember: Tax laws and contribution limits change frequently. The sooner you act, the more options you'll have for the current tax year.

The first step toward significant tax savings and retirement security is just a conversation away. Contact us now to secure your financial future.



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