



Cash Balance Plans: Maximize Retirement Savings & Reduce Taxes

Since 1996, QPS has been a leader in designing and administering Cash Balance Plans, helping business owners and high-income earners accelerate their retirement savings and reduce taxable income.

WHAT IS A CASH BALANCE PLAN?

A Cash Balance Plan is a type of defined benefit plan that allows business owners and professionals to contribute significantly more than traditional 401(k) plans. Unlike standard retirement plans, Cash Balance Plans offer higher contribution limits, predictable benefits, and substantial tax advantages.

KEY BENEFITS OF A CASH BALANCE PLAN

- ✓ **Higher Contribution Limits** – Contributions can exceed \$300,000+ annually, depending on age and income.
- ✓ **Massive Tax Deductions** – Employer contributions are 100% tax-deductible, reducing taxable income.
- ✓ **Attract & Retain Top Talent** – Provides competitive retirement benefits to key employees.
- ✓ **Flexible Contribution Levels** – Customizable based on business profitability and financial goals.
- ✓ **Works Alongside a 401(k)** – Can be paired with a 401(k)/Profit Sharing Plan to maximize savings.

HOW CAN QPS HELP?

At QPS, we specialize in custom Cash Balance Plan designs tailored to your business structure and financial goals. Our team ensures full IRS compliance, actuarial calculations, and plan optimization to help you get the most out of your retirement savings strategy.

WHY CHOOSE QPS?

- ✓ **Over 25 Years of Experience** – Trusted since 1996 in retirement plan administration.
- ✓ **Independent & Flexible** – We work with all major recordkeepers to offer customized solutions.



WHO BENEFITS MOST FROM A CASH BALANCE PLAN?

- ✓ **Business Owners & Entrepreneurs** – Maximize pre-tax retirement savings and lower taxable income.
- ✓ **High-Income Professionals** – Ideal for doctors, lawyers, consultants, and executives looking for additional tax-deferral opportunities.
- ✓ **Small & Mid-Sized Businesses** – Cash Balance Plans help companies with consistent cash flow reduce tax liabilities.
- ✓ **Partnerships & Professional Firms** – Designed for firms that want to reward and retain top talent while optimizing tax benefits.

- ✓ **Comprehensive Compliance Support** – Keeping your plan aligned with IRS, DOL, and ERISA regulations.
- ✓ **Transparent Pricing** – No hidden fees, clear service breakdown.
- ✓ **Expert Consultation** – Personalized support to design a retirement strategy that fits your business.



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