

## COMBO PLANS AT A GLANCE

# 401(K) + CASH BALANCE



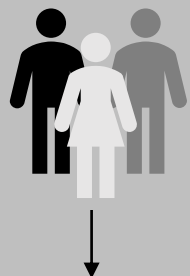
**RISE**

CONSULTING, LLC

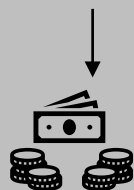
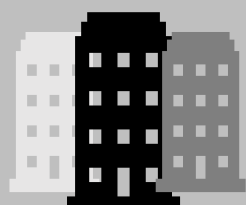
### 401(K)

#### DEFINED CONTRIBUTION

*Individual Accounts, Participant Directed*



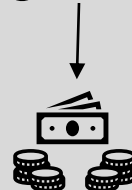
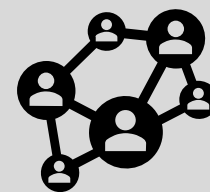
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### QUALIFIED COMBO RETIREMENT PLANS

*Max Qualified Retirement Savings*

Deferrals from Pay  
Roth or Pre-Tax  
\$19,500 Max  
\$6,500 Catchup

Company Match  
Safe Harbor Match  
Safe Harbor Non-  
Elective  
Contributions

Discretionary  
Profit Sharing  
\$57,000 Total Max  
+\$6,500 Catchup

100% Company Funded  
Minimum and Maximum Funding Limits  
Company Guarantees Specified Benefit  
Company Guarantees Crediting Rate  
Benefits Portable Upon Departure

2 Separate Plans with Separate  
Governing Documents  
Tested Together for Compliance  
Both Protected by ERISA  
Both Qualified Vehicles with Preferential  
Tax Treatment

# IDEAL CANDIDATES

## FOR CASH BALANCE PLANS



**RISE**

CONSULTING, LLC

1. Principals who would like to defer more than \$62,000 per year for retirement
2. Profitable closely-held and family-owned businesses
3. Professional service firms who exceed Qualified Business Income threshold limits
4. Individuals seeking tax-efficient buy/sell strategies that reduce the need for buyer's debt

## 401(k) + CASH BALANCE FUNDING LIMITS FOR 2020

AGE RANGE	401(k)	401(k) + PROFIT SHARING	CASH BALANCE	TOTAL CONTRIBUTION*
60-65	\$26,000	\$63,500	\$250,000	\$313,500
55-59	\$26,000	\$63,500	\$200,000	\$263,500
50-54	\$26,000	\$63,500	\$150,000	\$213,500
45-49	\$19,500	\$57,000	\$120,000	\$177,000
40-44	\$19,500	\$57,000	\$90,000	\$147,000
35-39	\$19,500	\$57,000	\$70,000	\$127,000
30-34	\$19,500	\$57,000	\$50,000	\$107,000

*\*Depends on actual age*

Material presented is believed to be from reliable sources, however we make no representation as to its accuracy or completeness. All information and ideas should be discussed in detail with your advisor before implementing. Advisory services are offered by RISE Consulting, LLC, a Registered Investment Advisory firm in the states of Kansas and Missouri.