

"IT'S AS EASY AS A, B, C, D"

A represents **THE APS PROGRAM (Advanced Planning Strategy)**

This is the tax mitigation program for small businesses, now entering its 18th year. APS can eliminate or greatly reduce a company's income taxes, provide asset protection, enhanced retirement benefits for owners and optimize a company's value prior to succession. To make it even better, all benefits may result entirely from tax savings.

Target Market: Businesses with 11 or more employees (unrelated by blood or marriage), who have a net taxable income of \$300,000 or more annually. THE APS strategy works for any type of business and ones that are organized in any way (C-Corp, S-Corp, LLC, LLP, Professional Corp, Partnership, etc.). The market is broad.

B represents **THE BPS PROGRAM (Benefits Planning Service)**

This is a specialized large group health insurance program now entering its 33rd year. Utilizing BPS, a company can save a tremendous amount of money on its employee health insurance and benefits programs, without reducing the benefits in its current coverage and, in fact, often enhancing current benefits when there is a desire to do so.

Target Market: Any business with 150 or more employees. THE BPS PROGRAM, through its unique approach, has never saved its clients less than 10% on its employee benefits (usually closer to 20% or more) and has had no serious competition in its 33 years of operation.

C represents **CPS (Capital Preservation Strategy)**

Thanks to the current tax code, CPS can significantly reduce the cost of capital gains taxation on the sale of highly appreciated assets such as real estate (residential, commercial or land), businesses and collectibles.

Target Market: Any individual or entity that wishes to sell a highly appreciated asset with a selling price of \$500,000 or more. Through its very effective approach, CPS may also reduce credit and collateral risks that are typically associated with traditional methods of capital gains tax mitigation. This elegant approach can provide exceptional results, allowing a seller to receive considerably more net income.

D represents **THE DPS PROGRAM (Defined Pension Solution)**

This is a specialized type of qualified plan. It is a fully-guaranteed, split funded defined benefit plan which allows for larger contributions and tax deferral than other, more traditional, qualified plans. It is an ideal financial strategy for individuals with between 5 and 25 years left to retirement and who desire to make large, deductible (pre-tax) contributions into a retirement plan.

Target Market: Highly paid individuals (or employer with few employees). Examples include personal injury or other attorneys, real estate brokers and agents, physicians or any other highly compensated business owner.