PENSION TALKING POINTS FOR PROSPECTS AND CPA'S

IF PROSPECT DOESN'T HAVE A QUALIFIED PLAN:

- When was the last time you considered installing a pension or profit sharing plan?
- Do you know how much the recent tax law changes favor the business owner?
- Have you ever heard of a cross-tested profit sharing plan?
- Have you ever looked at a 412(i) or a GEAR alternative?
- Current tax law allows the business owner to allocate a huge share the contribution to their personal account within the plan.
- Would you object to a free look at what a plan could do for you and your business?
- Do you realize it may be costing you money NOT HAVING a plan?
- Do you have employees would you like to benefit more than others?
- All I need is a census and I can supply a free pension plan feasibility analysis for you.
- If a qualified plan is not right for you, did you know you can retire on tax free dollars using a non-qualified option?

IF PROSPECT HAS AN EXISTING QUALIFIED PLAN:

- What kind of plan do you have?
- How long have you had this plan
- Who is doing the administration?
- Are you satisfied with the administration – and the administrative fees?
- Have you reviewed your plan to take advantage of the new tax rules?
- Did you know that all plans now have to be amended and restated to incorporate all the new tax law changes affecting pension and profit sharing plans?
- Are you satisfied with your plan investments?
- What do you like best about your current plan?
- What do you like least about your plan?
- If the prospect has two plans: Did you know that under the new tax laws, you can combine plans and still maximize your deductions? That can save you a substantial amount in administrative fees.
- Have you made provisions for the triple threat that comes with all qualified plans?

QUESTIONS FOR A CPA:

- Do you work with small business owners and closely held corporations?
- How many employees does your average client have?
- Do most of your clients have a qualified plan? If not, why not?
- If so, what kind of plan do most of them have?
- Do you currently have a plan for yourself?
- Are you're clients getting the most out of their plans?
- Are you familiar with the large deductions available in 412(i) Defined Benefit plans?
- Are you familiar with New Comparability profit sharing plans that potentially give a very large share of the contribution to the business owner?
- Do you have a sample client on which you would like a free feasibility study?
- Are you aware of the increased deductions, new portability, and increased flexibility after passage of the new tax law in 2006?
- How do you protect your clients from the triple threat that comes with all qualified plans?
- Are you familiar with the tax free benefits of non-qualified plans? Just the opposite of a qualified plan, taxes now, but no taxes at retirement!
- Did you know that section 79 plans can be both an alternative and a supplement to qualified plans?