

Are You A Business Owner Concerned About Your Retirement? Do You Need Tax Deductions for Your Business?

Two important issues - your future retirement and your current tax liability

One solution is a 412(i) defined benefit plan. It may surprise you to know that 412(i) plans have been around for over 50 years and there are several factors that have contributed to the current interest in them.

- Market risk associated with the stock market compared to a guaranteed annuity contract
- Demographics - retirement is rapidly approaching for the "baby boomers"
- Favorable Congressional legislation

Starting Plan at Age	Monthly Benefit at Age 62	412(i) Annual Contribution**	Lump Sum at Retirement Age 62
60*	\$7,083	\$265,150	*\$1,014,437
55	\$9,916	\$269,709	\$1,528,339
50	\$14,166	\$202,749	\$2,183,341
45	\$14,166	\$130,156	\$2,183,341

Sample
412(i)
Plan

* The retirement age for an owner starting a plan at age 60 is age 65.

** The contributions and benefits in this brochure are for illustration purposes only. Annual contributions and benefits are calculated based upon individual census data.



Why a 412(i) Plan

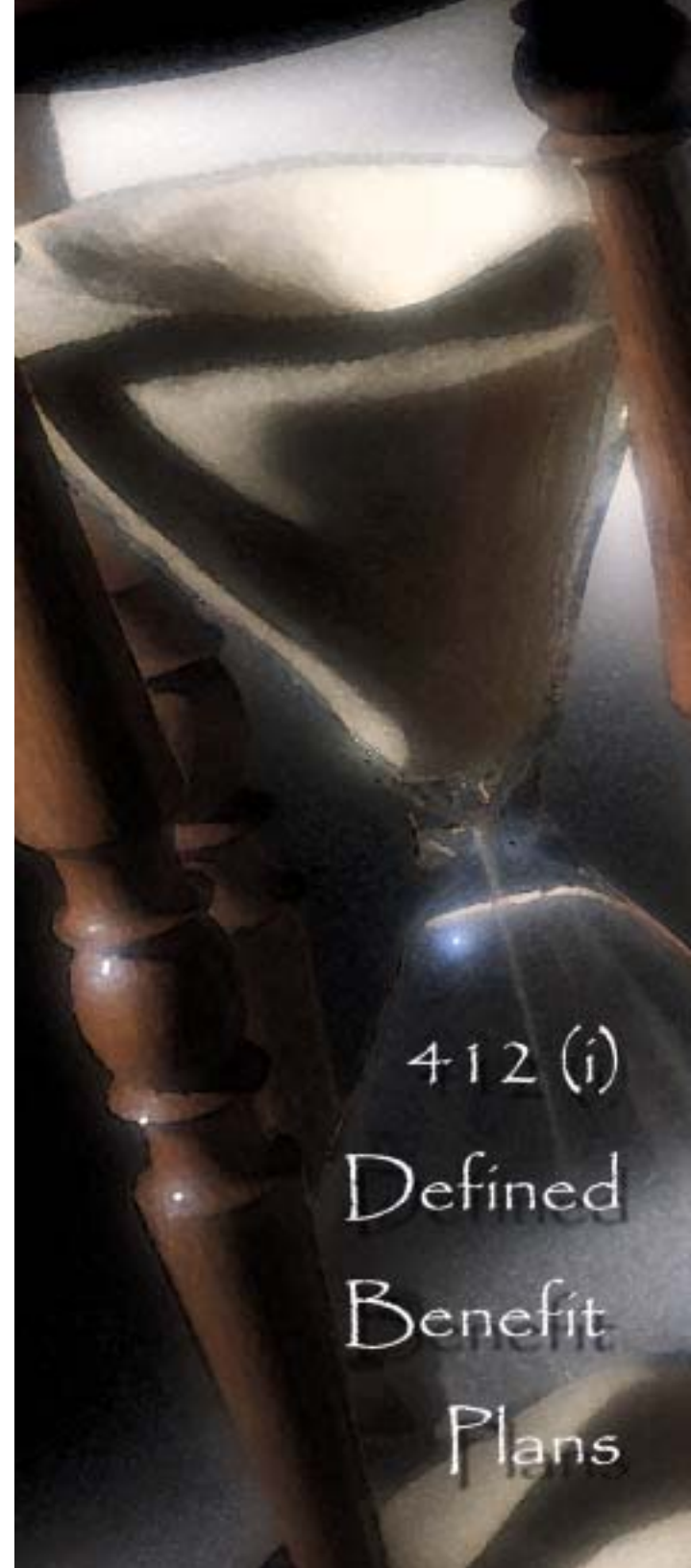
- Guaranteed benefits
- Tax deductions
- Larger contributions for older participants
- Life insurance with tax-deductible premiums

Considerations

- Annual level premiums are required
- Premiums must not be in default
- Participant loans not permitted

Secure Your Future Now

Contact a Lafayette Life representative for your business retirement planning. Lafayette Life will prepare a 412(i) proposal and review other retirement plan options.



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Innovative Retirement Plans for Small Business



- Founded 1905
- \$20 billion of life insurance in force
- Solid and unquestioned financial strength
- Member of Western & Southern Financial Group
- Lafayette Life ratings:

Standard & Poor's	AA+
A.M. Best	A+
Fitch	AA+

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