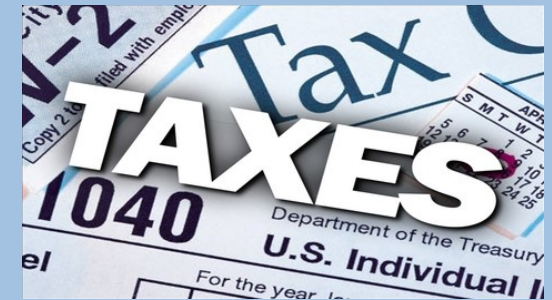


WHO IS DWA?

Since 1971, David White & Associates has been trusted to provide financial planning advice throughout the Greater Bay Area. We offer valuable planning services for individuals, small business owners and Fortune 500 company executives. Located in San Ramon, CA, our firm manages over \$650 million dollars for our clients. We are wealth accumulation and income distribution advisors, not captive to any one idea, service or product.

Our credentialed and skilled Financial Professionals strive to build relationships with each client in order to provide guidance to help navigate today's complex financial decisions. We use a synergistic approach to coordinating your tax, legal and wealth strategies while working closely with your attorneys and tax professionals. Our mission is to offer dedicated, creative and professional financial problem solving.

How to Use Government and Business Dollars to Create Personal Wealth



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dream, grow, protect, enjoy

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David White & Associates

For businesses wanting large tax deductions to enhance personal future security, a Defined Benefit Plan may assist in helping to achieve financial independence.

What are the considerations?

1. Usually 10 employees or less
2. Older owners with younger employees
3. Can a company make contributions for a minimum of 3 years?

A Defined Benefit Plan can provide you with a more secure future.

How much you may deduct depends on your income and cash flow.

Ages/Comp	110,000	130,000	150,000	170,000	190,000
40	103,042	103,042	103,042	103,042	103,042
42	113,855	113,855	113,855	113,855	113,855
44	125,821	125,821	125,821	125,821	125,821
46	139,046	139,046	139,046	139,046	139,046
48	153,650	153,650	153,650	153,650	153,650
50	169,735	169,735	169,735	169,735	169,735
52	187,437	187,437	187,437	187,437	187,437
54	206,987	206,987	206,987	206,987	206,987
56	228,542	228,542	228,542	228,542	228,542
58	234,647	234,647	234,647	234,647	234,647
60	223,865	223,865	223,865	223,865	223,865
62	246,273	246,273	246,273	246,273	246,273
64	271,057	271,057	271,057	271,057	271,057

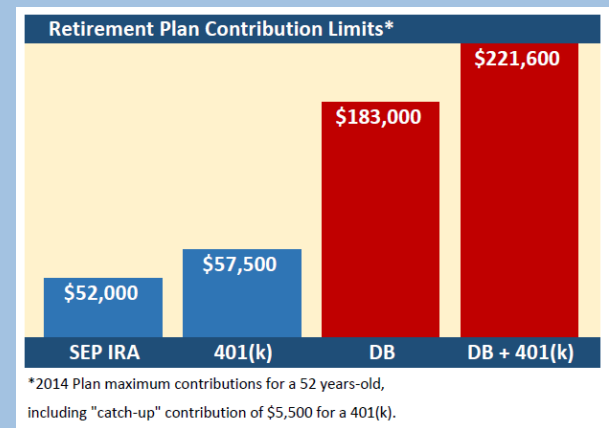
Source: Dedicated Defined Benefit Services, Glendale, CA

1. Tax deductible
2. Earnings are tax deferred
3. Can be rolled over to an IRA tax free

Typical businesses who have Defined Benefit Plans:

- Software Development
- Franchisees
- Entertainer
- Consultant
- Contractor
- Farmer
- Corporate Director
- Doctors
- Attorneys
- Accountants

Plan Limits



Source: Dedicated Defined Benefit Services, Glendale, CA