

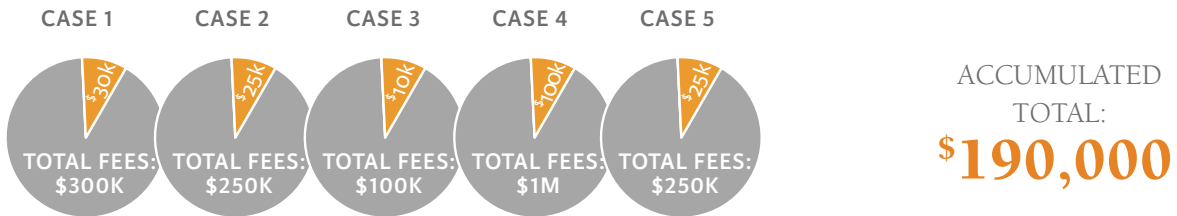
RINGLER FEE DEFERRAL SOLUTIONS

COMMON PRACTICES USING FEE DEFERRAL SOLUTIONS

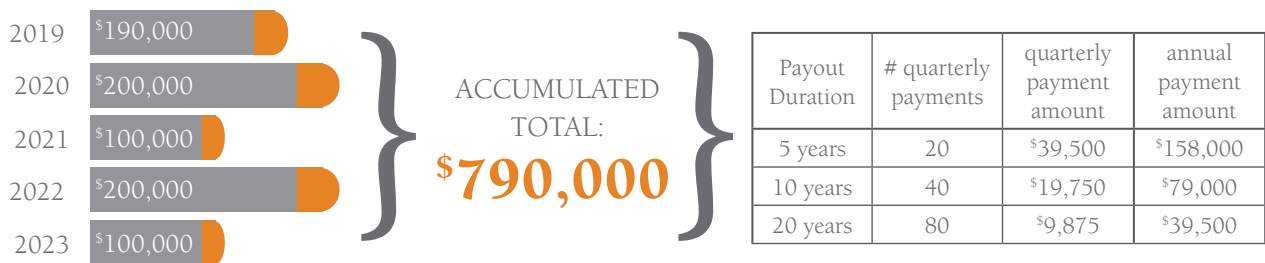
Would you like to have better control over the timing of your income and the resulting taxation? Just like top executives deferring their compensation, you can choose to roll your payments forward until you are ready to start receiving them. This allows you the freedom to use your money only when you need it — and defers taxes for a longer period of time.

CASE STUDY: DEFERRING MULTIPLE CASES TO ACCUMULATE WEALTH

Deferring just 10% of your fees from each case in the year can accumulate:



Continue to defer these percentages over five years and choose your payout options



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CASE STUDY: USING DEFERRED FEES TO COVER BUSINESS OVERHEAD

Business Expenditures: _____

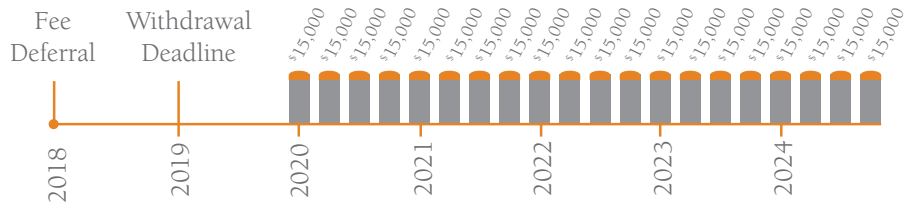
Office Rent	\$2,500
Payroll	\$10,000
Marketing	\$2,000

} MONTHLY TOTAL: **\$14,500**

Fee Deferral Plan: _____

CASE #1

Amount Deferred	\$300,000
Payment Schedule	20 quarterly payments for 5 years
TOTAL PER PAYMENT	\$15,000



The above example illustrates the benefits of deferring fees from just ONE case. Making a practice of deferring fees from every case multiplies the amount that can be used to offset your business overhead.

CASE STUDY: FUNDING A BONUS POOL TO INCENTIVIZE AND RETAIN KEY EMPLOYEES

Be advised, it is recommended to consult a tax adviser as there may be tax considerations.



Attorneys fees can be deferred into a bonus pool that can be allocated at year-end.



Partners may choose to defer their entire bonus, defer a portion of their bonus or not defer at all.



Associates can be required to defer a portion of their bonus.



The mandatory deferral for Associates coordinates with your vesting schedule, which allows the Associate to only access the full amount after a set period of time.

If the Associate leaves the firm before being fully vested, the money reverts back to either the bonus pool or the firm.

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