

# Beyond 401(k)s for Small Business Owners: A Practical Guide to Incentive, Deferred Compensation, and Retirement Plans

Jean D. Sifleet

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The ultimate reference on compensation for small business owners

Beyond 401(k)s for Small Business Owners presents strategies for reducing taxes, planning for your retirement, and rewarding high-performing employees. Expert advice from attorney and CPA Jean Sifleet will help small business owners maximize their own rewards and create an environment in which employees know that their hard work will mean a better future for themselves.

In clear, simple language this book helps you figure out what kind of plan you can afford, what your employees want, and what to do. Important tax and insurance issues are covered in detail and step-by-step guidance lets you design a compensation strategy that works for both you and your employees. Case studies, sample plans, and helpful references make this book your one-stop source for complete coverage of alternatives, from cash bonus programs to employee stock option plans (ESOPs) and everything in between. With Beyond 401(k)s for Small Business Owners you'll have all the tools you need to:

- \* Maximize owner benefits, reduce taxes, and enhance your retirement income
- \* Use creative compensation to motivate your employees
- \* Understand qualified and nonqualified plans
- \* Address the unique issues of family businesses
- \* Get the best deal on insurance and benefits for your company
- \* Avoid expensive pitfalls
- \* Measure your progress and keep your plan on track



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