We are looking to have a services/landing page created for one of our services. The goal o the page is to explain a relatively complex service (advanced retirement plan) by highlighting the benefits and uses for such a plan. While the goal of the page will be primarily informational, we also want it to tell a story that helps drive customer engagement and interest. We measure this primarily by whether a client requests additional information or to set up a meeting.

Overall, we would want the page to incorporate the following sections/areas.

1. Headline and a place for a video at the top
2. Explanation of what a cash balance plan is (a paragraph or two)
   1. Ex. “A cash balance retirement plan is a more sophisticated retirement plan that uniquely benefits highly compensated executives, doctors, partners, and successful business owners.  Often called a hybrid plan, cash balance plans combine the guaranteed benefit, large contribution limits and large tax deduction provided by a defined benefit plan with the flexibility of a defined contribution plan.  Depending on plan designs, contribution limits for cash balance plans may exceed $400k annually.  Because these contributions are top-line tax deductible, they provide significant tax savings to businesses and business owners on top of their other benefits.  For many of our clients, these tax savings reach into the hundreds of thousands annually.”
3. These five benefits: These are the 7 we usually use, but only include five at a time so only need room for five.
   1. Highest Tax Deductible Contributions Allowed: Most retirement plans in the US (IRAs, 401(k), SEP) allow $7k, $27k, or $61k a year to be contributed to retirement plans. This is a major disadvantage to individuals who have a significant income. These plans go as high as $417k.
   2. Significantly reduce your taxes: Because these plans are tax-advantaged, the contributions are 100% tax deductible. That means an individual who contributes the full $417k annually will reduce their taxes by as much as $100k a year.
   3. Potential Negative “Net Cost”: Many businesses are unable to contribute to their own retirement because they also have to pay for employees. Even if they want to, the cost is often prohibitive. These plans can be designed to offer a benefit to the employee and to the business owner such that they will save more in taxes than they pay on employee retirement plans.
   4. Owner & Executive Weighted Benefits: These plans allow greater contribution for owners and executives who are older with high income.
   5. Retain and Attract Top Talent: These plans—on top of all the benefits provided the business owners or doctors—are great for employees. Offering them helps retain and attract top talent.
   6. Catch Up On decades of low retirement savings in a matter of years: Many small business owners and doctors feel behind in their retirement savings. Because these plans allow such a high contribution limit, individuals are able to catch up on decades of low contributions in only a matter of years.
   7. Potential for life time income: These plans come with the option to receive guaranteed income for life, no matter how long an individual lives. Most people are at risk of running out of retirement savings if they live too long. These plans eliminate that risk.
4. A section comparing the contribution limits allowed for each plan type (Please see separate attached image as an example.)
5. A place for a table of contribution amounts (Please see separate attached image as an example.)
6. Who should consider such a plan: This will just be a bulleted list or basic paragraph explaining who these plans are best for. ~5 bullet points.
7. Occasional banners for call-to-actions. We want places throughout the page to easily insert calls-to-action.
8. FAQ – We will flush this out more completely over time, but we want an initial FAQ section towards the bottom with room for 3-5 questions at this point. Mostly just designing the basic look and a header please.

**What is a Cash-Balance Plan:** A cash balance plan is a retirement plan specifically for small business owners, doctors, lawyers, and other high-income professionals. It allows for the highest tax-deductible contribution limits in the market, and the older you get, the higher those limits go. You then get an option for guaranteed income for life or a one time, lump payout. They are a hybrid plan that combines a the benefits of a defined benefit plan (Pensions) with those of a defined contribution plan (IRA, 401k, etc.). They are often not dependent on the stock market, which is a huge boon.