

REDUCE TAX LIABILITY, INCREASE WEALTH AND RETAIN KEY ASSOCIATES

THE JURISPRUDENT DIFFERENCE:

- On-shore deferral solution avoids unnecessary tax risks*
- One-time account setup allows for a simple solution and future fee deferrals
- No assignment fees
- 100% transparency in fees and pricing
- Access to low-cost index funds*
- Deferred fees can be used to attract and retain your key associates
- All firm types can participate

DEFERRING CONTINGENCY FEES

A well-designed fee deferral program offers a variety of benefits, from reducing your tax burden and enhancing your wealth accumulation to improving financial flexibility and helping you retain key associates. The JurisPrudent Deferral Program™ gives attorneys the same level of benefits and protections that corporate executives enjoy — providing a level of safety, service, and transparency that is unmatched across the industry.

Reduce Tax Burden -- Increase Wealth Accumulation

You can base fee payments on a customized investment portfolio where just like in a 401(k), your money grows tax-deferred. But in this case, unlike with a 401(k), there are no limits on the amounts you can defer.*

Flexibility for the Future

Like Fortune 500 executives deferring their compensation, you can have flexibility regarding the timing of income and resulting taxation. With added flexibility you can plan for your financial success by creating future payment streams that can be tailored to your needs and goals.

Retain Key Associates

Fee deferrals can be used by your law firm to fund a retention plan for key associates and employees, mitigating the risk of important people leaving the firm and taking valuable cases with them.

RINGLER
Everybody Wins



For more information, contact your Ringler Consultant

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EASY TO SETUP. SIMPLE TO USE. Working with a Ringler Consultant in conjunction with JurisPrudent to get set up couldn't be easier. With easy-to-use documents, your Ringler consultant along with the JurisPrudent team will lead you through every step of the process seamlessly and, once your account is set up, you will never need to set up another account again. With each new case that you choose, you can easily add additional funds to the deferral account and continue to accumulate wealth on a tax-deferred basis. This saves time and money — two of your most precious resources!

GREATER GROWTH POTENTIAL. The JurisPrudent Deferral Program™ offers a hand-picked menu of low-cost index funds (ETFs) delivered by industry leaders such as Vanguard, Barclays, and JP Morgan. Investing in low-cost index funds can provide excellent diversification and save money in fees that would otherwise cut into your returns. But the benefits don't stop there. With Model Portfolios, you get the benefit of choosing a portfolio tailored to your risk profile at no extra cost — transforming what can be a challenging task into an easy choice.*

And, since your money stays on American soil, there are no off-shore assignment fees.

TRANSPARENCY AND OVERSIGHT. Transparency that you can rely on. The JurisPrudent Deferral Program™ was created by top experts in tax-deferred compensation, and modeled after tax-deferred compensation plans developed by America's largest companies to attract and retain their key executives. In addition, Bank of New York Mellon, the largest trustee and custodian in the world, provides independent oversight and custody over the assets.

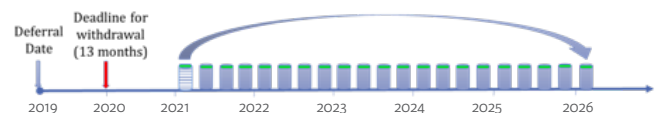
While other products may have hidden fees and

may leverage international treaties, the JurisPrudent solution is a conventional onshore solution using well-known and established deferred compensation rules. Your account grows tax-deferred and you will enjoy 100% transparency in rules and fees.*

IMPROVED PAYMENT SCHEDULE FLEXIBILITY. Would you like to have better flexibility in designing the timing of 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.

Let's take an example. Say in 2019 you want to defer \$100 million. To maximize your liquidity, you can split the \$100 million (plus earnings) into 20 quarterly payment buckets over 5 years. Thirteen months prior to any scheduled payment bucket, you may elect to withdraw it. However, if you don't need the payment as scheduled, the payment bucket will automatically roll forward at least 5 years out as shown below.

By laddering the payments this way, you can effectively manage your cash-flow and better control the timing of taxation.



BUILD A BETTER LAW FIRM Keep your key associates and employees working for you! With the JurisPrudent program, you can customize a bonus retention program for your very best associates and employees. This is a great way to mitigate the risks associated with key people leaving the firm and taking valuable cases with them.

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