

Key employee retention and retirement

Narrow down your options

For S corporations and limited liability companies (LLCs)

Retaining your key employees and helping them plan for retirement is just good business. But, how do you know which type of plan is right for you and your business? We'll help you figure that out.

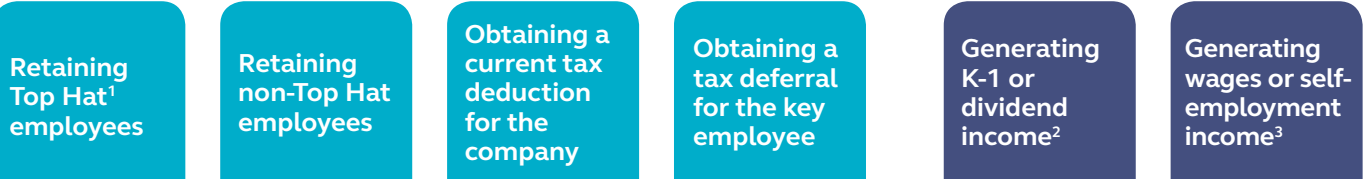
Which objectives are most important to you?

As you think about that, keep in mind any existing plans or pain points related to your business:

- Business succession plans
- Raising capital
- Retaining employees
- Income taxes
- Owner fringe benefits
- Cash flow

First, determine whom to include in the plan.

Then, choose your primary objective and look at the potential solutions.



- Principal Executive Bonus PlusSM (with restrictive agreement)
- Principal[®] Select Reward Plan
- Principal SERP SelectSM
- Executive Nonqualified Excess PlanSM
- Endorsement Split Dollar

- Principal Executive Bonus Plus (with restrictive agreement)
- Nonqualified Incentive Bonus Plan

- Principal Executive Bonus Plus

- Principal Executive Bonus Plus
- Principal Select Reward Plan
- Principal SERP Select
- Executive Nonqualified Excess Plan

- Principal S Owner PlusSM

- Principal S Owner Plus
- Principal LLC BonusSM

Once you've honed in on a solution that's right for you, it's time to start thinking about the details. How will you finance the plan? How will you administer it? Principal can help you with that, too.

Financing that helps meet your needs

Life insurance can be a great way to finance a key employee benefit plan. It can offer tax advantages, and income potential for both you and your key employees. Working with Principal gives you access to top-notch life insurance products designed specifically for business solutions. And you may benefit from our simpler, time-saving underwriting process.

Administrative services that help make your life easier

You don't have to take care of the ongoing management of your plan all by yourself. We provide dedicated, ongoing support for most employer-owned and employer-sponsored plans. And we'll be here not just today, but throughout the life of your plan.

Teams of dedicated administrators are here to assist you. From implementation to plan-level reporting and ongoing policy and plan administration, you'll benefit from our support and online services.

¹ Top Hat employees are defined by the Department of Labor as a select group of management or highly compensated employees.

² Allows payroll tax leverage. If more than one owner, distributions must be in proportion to ownership.

³ Compensation must meet "reasonable compensation" regulations.

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