

What are the right benefits for you and your key employees?

Fact finder for a new plan

A nonqualified plan that provides benefits for your key employees could be just what your organization is looking for. It's designed to help your top employees save more for retirement than a 401(k) or 403(b) plan allows – and can give you a leg up in recruiting, rewarding and retaining them.



Answer the following questions to see if a nonqualified plan is right for you and your key employees.

- Yes No Are your key employees concerned about having enough savings from a 401(k) or 403(b) plan and Social Security benefits to retire comfortably?
- Yes No Are contributions by you or your key employees limited in a 401(k) or 403(b) plan?
- Yes No Do you have qualified retirement plans where you or any key employees receive less benefits than other employees?
- Yes No Are you concerned about recruiting, retaining and rewarding high-performing key employees?
- Yes No Are you interested in developing special incentives to tie your key employees to the business for the long term?
- Yes No Would you or your key employees like to save more money on a tax-advantaged basis to help meet retirement or other savings goals?
- Yes No Do you want to provide select key employees with an ownership experience?

If you answered “yes” to any of these questions, a nonqualified plan might be a good solution for you. Our solutions help organizations like yours keep your business strong and key employees engaged.

To make the most of your benefits program, we can help you determine the right solution for your organization and provide a complete range of services to meet your needs. Just complete the questionnaire on the backside and submit it to us to get started.

A few additional questions can help determine the right retirement benefits solution for your key employees.

Business profile

1. Organization name _____

2. Type of business entity:
 - Corporation taxed as:
 - ___ C corporation
 - ___ S corporation
 - Limited liability corporation taxed as:
 - ___ Partnership
 - ___ C corporation
 - ___ S corporation
 - Partnership
 - Sole proprietorship
 - Tax-exempt organization
3. Total number of employees:
 - 1-5
 - 6-50
 - 51-100
 - 101-1,000
 - 1,001+
4. Number of business owners:
 - Publicly traded
 - 1
 - 2
 - 3
 - 4+
5. How many years has the business been operating?
 - Fewer than 3
 - 3-5
 - 6-9
 - 10-20
 - 21+

6. Is there a written plan to continue the business in the event of death, disability or retirement of the owner?
 - Yes
 - No
7. Business tax rate (enter owner's tax rate if business is a pass-through tax entity like an S corporation, LLC, partnership, etc.): ___ %

Program design information

1. Number of key employees to include in the program:
 - 1-5
 - 6-10
 - 11-20
 - 21+
2. Will the business owner(s) be included in the program?
 - Yes
 - No
3. How important is it to allow the business to recover some or all of the program costs in the future?
 - Very important
 - Important
 - Slightly important
 - Not important
4. The dollars to fund this program should come from:
 - All business
 - Primarily business
 - All key employees
 - Primarily key employees

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