

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 organization 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?

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 stay 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
 - Non-governmental tax-exempt organization
3. Total number of employees:
 - 1-10 11-50 51-100
 - 101-200 201-1,000 1,001+
4. How many years has the organization been operating?
 - Fewer than 3 3-5 6-9
 - 10-20 21+
5. (Not applicable to tax-exempt organizations)
Number of business owners:
 - Publicly traded 1 2 4+
6. (Not applicable to tax-exempt organizations)
Is there a written plan to continue the organization in the event of death, disability or retirement of the owner?
 - Yes No

7. (Not applicable to tax-exempt organizations)
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. (Not applicable to tax-exempt organizations)
Will the business owner(s) be included in the program?
 - Yes No
2. Number of key employees to include in the program:
 - 1-5 6-10 11-20 21+
3. How important is it to allow the organization to recover some or all of the program costs in the future?
 - Very important Important
 - Slightly important Not important
4. What are the main organizational goals you'd like to achieve with the nonqualified plan? Mark all that apply.
 - Recruit — Attract top employees as part of a competitive benefits package.
 - Retain — Encourage key employees to remain loyal to you.
 - Reward — Provide performance-based contributions to help achieve organizational goals.
 - Retire — Help key employees save for retirement and other goals.
 - Other

principal.com

Insurance products issued by Principal National Life Insurance Co. (except in NY) and Principal Life Insurance Co. Plan administrative services offered by Principal Life. Securities offered through Principal Securities, Inc., 800-247-1737, Member SIPC and/or independent broker/dealers. Principal National, Principal Life and Principal Securities are members of the Principal Financial Group®, Des Moines, IA 50392.

The subject matter in this communication is provided with the understanding that Principal® is not rendering legal, accounting, or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax or accounting obligations and requirements.

Not FDIC or NCUA insured
May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency

Principal, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.