

# 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?

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- ☐ Yes ☐ No Are contributions by you or your key employees limited in a 401(k) or 403(b) plan?

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- ☐ Yes ☐ No Do you have qualified retirement plans where you or any key employees receive less benefits than other employees?

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- ☐ Yes ☐ No Are you concerned about recruiting, retaining, and rewarding high-performing key employees?

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- ☐ Yes ☐ No Are you interested in developing special incentives to tie your key employees to the organization for the long term?

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- ☐ 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 competitive 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 a solution to benefit your key employees.

## Business profile

1. Name of \_\_\_\_\_  
organization: \_\_\_\_\_
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:
  - ☐ 0-10      ☐ 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      ☐ 3+
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.): \_\_\_\_ %

## Plan design information

### 1. (Not applicable to tax-exempt organizations)

Will the business owner(s) be included in the plan?

- ☐ Yes      ☐ No

### 2. Number of key employees to include in the plan:

- ☐ 1-5      ☐ 6-10      ☐ 11-20      ☐ 21+

### 3. How important is it to allow the organization to recover some or all of the plan 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**

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