

Attract, Retain and Reward Top Performers

How Can Your Company...

- Provide incentives for selected executives that encourage tenure with your company?
- Remain competitive in the marketplace for talented managers?
- Provide retirement benefits commensurate with executive pay?
- Create management benefit packages that will motivate long-term performance?
- Help assure returns to shareholders that only top performers can deliver?
- Upgrade management benefits without jeopardizing the tax-preferred status of your qualified pension plan?

The Need

Qualified pension plans and social security provide little incentive for talented executives to improve returns for your shareholders — or even to remain with your company. In fact, qualified plan benefits can be an incentive for executives to leave, because of early vesting and full portability.

Qualified plans may not provide top executives with retirement benefits that are in line with their pre-retirement pay levels or with their contribution to shareholder value. They provide too little benefit for too many people.

A Well Designed Supplemental Benefit Plan Can...

- Provide additional post-retirement income for selected executives.
- Establish performance benchmarks that must be attained before supplemental retirement benefits are awarded.
- Require continued employment for executives to reap benefits ("golden handcuffs") & protect them from change-of-control risk ("golden parachutes").
- Comply with limited ERISA restrictions on participation, funding and vesting.
- Provide performance-based incentives for executives.
- Replace benefits lost when an executive leaves a previous employer to work for your company.

The Payoff

For the Company — Remain competitive in the market for executives who have the talent to make a difference for shareholders.

For the Executive — Achieve greater retirement security as a reward for superior performance.