

Executive Retirement Solutions

FOR CORPORATIONS & BANKS

Pre-Tax Plans:

Non-Qualified Plans help executives save meaningful amounts beyond the limitations of qualified plans.

- **Non-Qualified Deferred Compensation:** Executive deferrals with the opportunity of corporate matching/discretionary contributions.
- **SERP Supplemental Executive Retirement Plans:** Employers can assist participants in making up the ever widening shortfall in retirement income created by qualified plan limits. Defined Contribution and Defined Benefit designs are available.
- **Informal Financing:**
 - COLI (Corporate Owned Life Insurance) or mutual funds for companies
 - BOLI (Bank Owned Life Insurance) for banks.

Post-Tax Plans:

Executive Bonus Plans: Treating the premium as compensation, the employer provides a specially designed employee-owned life insurance policy. If properly structured, the policy's tax-advantaged cash value accumulation and death benefit can help provide significant income and survivor benefits to an executive and their heirs.

Data needed for sample pricing: Census of those to be covered to include DOB, Gender, Job Title and Income.

Kestra Advisory Services, LLC, does not provide legal or tax advice. Any decisions whether to implement these ideas should be made by the client in consultation with professional financial, tax and legal counsel.