

# Executive Benefits: An Overview



The Warner Companies' Executive Benefit Services offer unmatched organizational strength, continuity, professionalism, reliability and innovation. We help organizations with their overall employee benefits strategy as well as with the individual areas of plan design, communication, administration, security, and financing, depending on an organization's needs. For each client, a team of "best of breed" professionals is assigned to provide the most efficient and complete services available.

## Issues

- Limitations on qualified plan benefits and contributions
- Exclusion of incentive compensation from pension formulas
- Lower income replacement ratios and reduced standard of living at retirement
- Desire to accumulate wealth in a tax-efficient manner
- Security of benefits in the event of a "change of control" or "change of heart"
- Deficiencies of quality and quantity in base benefit program
- Inefficiency of current administration or products

## Typical Solutions



- Supplemental Executive Retirement Plans (SERPs)
- Deferred Compensation
- Supplemental Disability Insurance
- Supplemental Life Insurance
- Supplemental Long Term Care Insurance
- Personal Financial Planning

## Services

- Design
- Funding
- Communication
- Administration

## Why Choose The Warner Companies

- Product Expertise
- Consultative Knowledge
- Administrative Proficiency
- Buying Leverage
- Team Approach
- Real Time Technology and Support