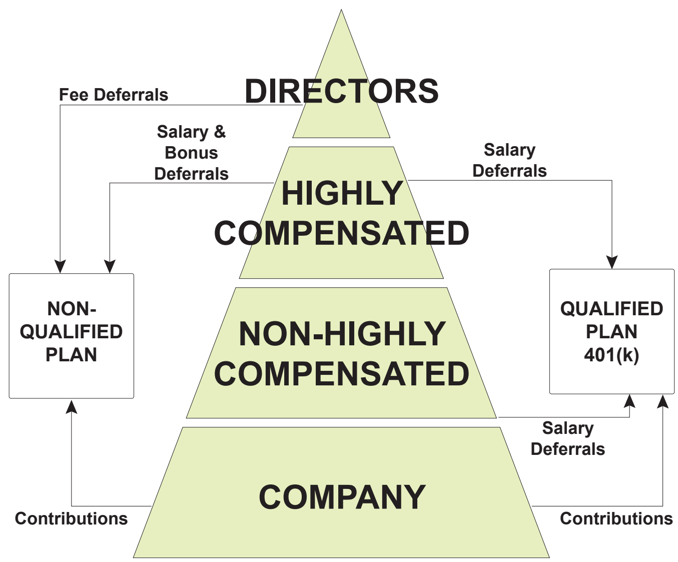
The Warner Companies
Non-Qualified Plan Services

Tax law changes have made "qualified" retirement plans (such as 401(k), profit-sharing, and pension) expensive, restrictive and burdensome, leaving executives without adequate retirement planning options.

At The Warner Companies, our investment and benefit professionals can design a plan to meet your company's objectives, regardless of your corporate structure (C-Corp, S-Corp, Partnership, LLC, Not-for-Profit).

Non-Qualified Plans

- Deferred Compensation
- 401(k) Restoration
- Supplemental Employee Retirement Plans (SERP)
- 162 Bonus
- 457(b)



Non-Qualified Plan Design Considerations

- Corporate Structure
- Participation
- Benefit Taxation
- Distribution Alternatives
- Retention
- Demographics
- Deferral of Equity
- Company Contributions

Non-Qualified Plan Services

- Plan Design and Consulting
- Participant Communication and Education
- Plan Sponsor Investment Advice
- Recordkeeper Selection and Management
- Plan Funding Administration
- Financial Analysis and Plan Design Comparison
- Ongoing Plan Oversight and Advice
- Quarterly Investment Menu Review
- Key Employee Enrollment Sessions
- Legislative Updates
- Trustee Selection and Trust Asset Management

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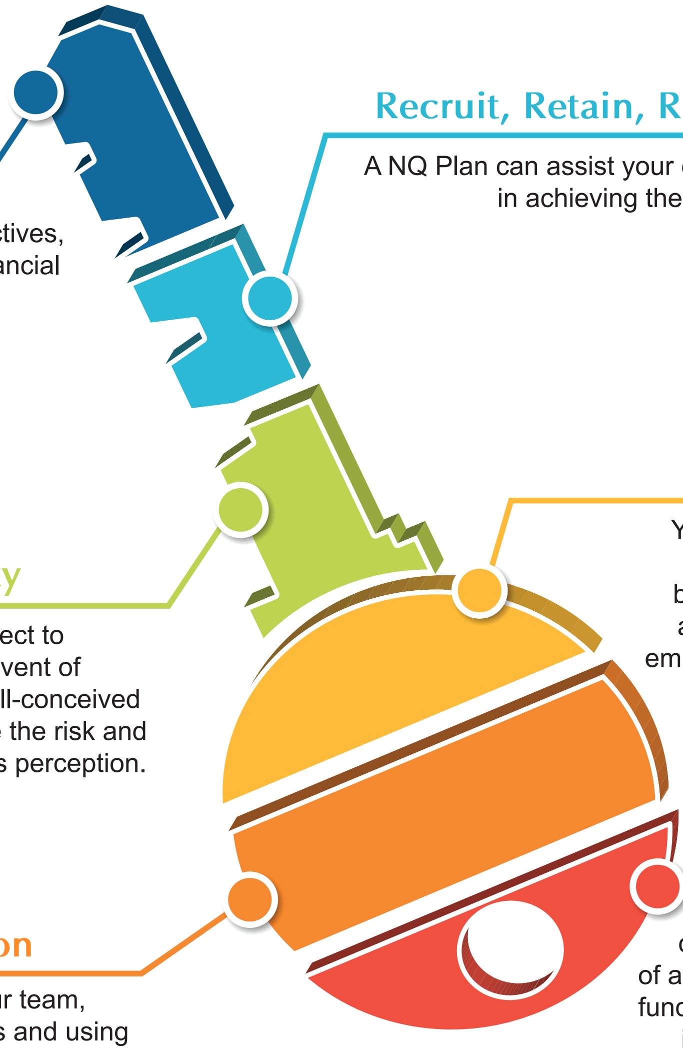
THE WARNER COMPANIES
A FOUNDATION RISK PARTNERS COMPANY

The Warner Companies
Non-Qualified Plan Services

Key Issues Regarding Non-Qualified Plans (NQP)



Plan Design

This is driven by your objectives, corporate structure and financial metrics.

Recruit, Retain, Reward

A NQ Plan can assist your company in achieving these goals.

Plan Security

Benefits are subject to forfeiture in the event of bankruptcy. A well-conceived plan can mitigate the risk and elevate the plan's perception.

Eligibility

Your company can provide a unique benefit focused on a segment of your employee population integral to your future success.

Customization

By listening to your team, defining objectives and using your financial assumptions, your plan will be unique to your organization.

Funding

The Warner Companies can assist in the creation of a plan funded with mutual funds (taxable investments), insurance, and company stock. Many of our clients use a hybrid solution.