The Warner Companies
Supplemental Savings Plans Overview

The Warner Companies (TWC) has developed a strong reputation assisting companies in **recruiting, retaining and rewarding** key employees and leaders.

More than 80% of publicly traded companies offer a Supplemental Savings Plan (SSP).

A SSP can be critical to hiring and keeping the talent required for the future success of a company.

Common Issues

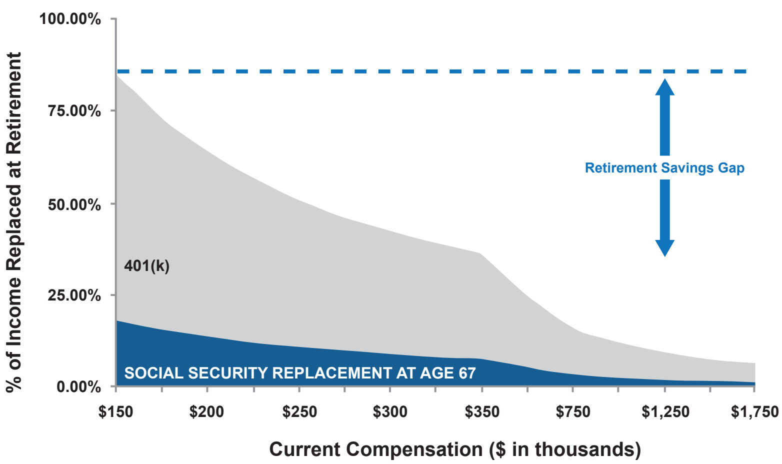
» Government limitations reduce the effectiveness of qualified plans

» Safe Harbor Plan Designs are costly

» Unsecured benefits can have a poor perception among key employees and company leadership

» Competitors "steal" key employees and leaders

» Offering equity is not an option



Assumptions

- 45 year-old with current annual compensation as depicted on the graph.
- 22 years of contributions until retirement at age 67.
- 401(k) contributions are maximized under current law (based on 2024 limits); starting balance at age 45 of $75,000.
- 6% annual return.

TWC's open-architecture consulting practice delivers the best outcome for both the plan sponsor and plan participants.

While many consulting firms offer a "plan in a can" approach, TWC has no limitations with respect to Plan Design, Recordkeeper, and Fund Family or Insurance/Annuity Carrier.

Common Questions

What should we be doing to retain top talent?

What can we do to help our key employees as they near retirement?

We don't provide equity like our competitors. What alternatives are there for us?

We fail the discrimination test in our 401(k) Plan every year. Is there a more effective alternative than a Safe Harbor Plan Design?

How can we better understand what our peers are doing as we compete for talent?

The L. Warner Companies, Inc. · 1-888-866-0808 · www.lwarner.com
9690 Deereco Road, Suite 650, Timonium, MD 21093

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