



HOW TO BRIDGE YOUR TOP EMPLOYEES' RETIREMENT GAP

A Versatile Tool That Helps Enhance Your Key Employees' Retirement Savings Package

Deferred comp plans offer a secondary pre-tax savings account that can be used to bridge the retirement savings gap that often burdens highly-compensated employees. Not only can participants set aside more income for retirement, but this plan gives you another way to reward them, too. If your contributions are held back by qualified plan limits or risk of failing nondiscrimination and coverage testing, you can contribute additional savings to a deferred comp plan.

You can customize your plan by setting deferral limits (if any), employer contribution amounts and vesting schedules to fit your need. You can also do this for various participant tiers. You ultimately choose who to reward and how much, without worrying about the testing and compliance concerns that come with qualified plans.

