



HAVE YOU CONSIDERED A NONQUALIFIED DEFERRED COMPENSATION PLAN?

NONQUALIFIED DEFERRED COMPENSATION PLANS

Qualified and nonqualified plans work well together as dual reservoirs for retirement savings. Nonqualified deferred compensation plans (NQDC) in particular, supplement and enrich the retirement prospects of more highly compensated executives restricted by limitations in qualified plans. For the employer, NQDC plans are a means to attract and retain top performers. Equally important, NQDCs do not require discrimination testing and there are no contribution limits, allowing for greater flexibility. For employees, NQDC plans help fill the retirement income gap through virtually unlimited pre-tax deferrals and offer choice and diversity in quality investment alternatives.



DARREN LIMESAND AIF®

Darren Limesand is an independent advisor dedicated to helping business owners simplify and delegate their financial affairs.

He has partnered with Retirement Plan Advisory Group (RPAG), an alliance of accomplished advisors that is dedicated to serving retirement plans with strategic, expertly crafted consulting services.

TOTAL PLAN MANAGEMENT CONSULTING

With the help of Retirement Plan Advisory Group (RPAG), Darren Limesand Financial offers comprehensive services and solutions for NQDC plans. With your objectives as a guidepost, we help plan sponsors reach the right decisions with regard to executive benefits. Our dedicated team will assist you in all the key areas of total plan management, with intense focus on four key disciplines:

PLAN DESIGN	We will guide you through strategic goal setting, assessments, and documentation to ensure plan assets are well-balanced against benefit liabilities. We will review plan design for eligibility, vesting, employer contribution formula(s), distributions, and other essential design features that collectively define the operation of the nonqualified plan.
ASSET MANAGEMENT	Our investment analysts will create a menu of funds and asset allocation models that enhance investment return opportunities while controlling risk. Driven by our proprietary Scorecard SM System, the process is grounded in both quantitative and qualitative metrics. Zero to 10 pass/fail criteria is clearly outlined with each independent investment review.
ADMINISTRATION	Our staff of RFP analysts will help you find the right provider for plan administration services, including daily valuation that integrates participant recordkeeping with the employer financial accounting. Through the analysis, we seek to minimize administrative burdens on sponsor organizations with well-structured centralization of services.
COMMUNICATION	We will employ a multimedia approach to allow participants to make educated and informed decisions that maximize their plan benefits. This includes workshops, webcasts, one-on-one consulting, and other preferred modes of learning.



Please contact Darren Limesand, AIF® (darren@darrenlimesand.com) at 701-523-7000 for more information.