



ADVISOR'S S.A.F.E. PLAN (SECURED ASSETS FOR EXECUTIVES)

The single most important aspect of your financial health is your ability to continue producing income.

Without a consistent income, many of us cannot maintain our lifestyle, pay our mortgage, keep our children in college, continue making qualified plan deposits, or retire in the manner we had envisioned.

Protecting ones ability to work (and guarantee income), is key to long-term financial fitness. And yet, many legal professionals, accountants, directors, and executive officers fail to consider this a liability.

Advisor's S.A.F.E. Plan utilizes FFR's proprietary *5D Process* to uncover hidden liabilities that can destroy your financial security. We offer four (4) simple tests that reduce the majority of common financial oversights --problems that can cause a serious loss of income today, or taxation at retirement.

We help replace your income during disability, and lower income taxes during your retirement years.

The following is a list of analysis, audit, and planning design reviews that FFR currently provides:

Advanced Plan Designs and Review

- Analyze and Project Pension Payout Options
- Proper Documentation of IRA Beneficiaries
- Disability Insurance (Return of Premium Rider)
- Long Term Care (Tax-Free Return of Premium)
- 401k Plan and 401k Mirror Plan Comparisons
- Age-Weighted vs. Fully Insured Plans (412i)
- Benefit Funding Analysis for Top Executives
- Non-Qualified Plans • Rabcular • Rabbi Trust
- Deferred Compensation / Salary Continuation
- Discounted Deferred Compensation Plans
- Tax Reduction with Aged Pension Plan Assets
- Re-qualify (Rollback) of IRA to a Pension Plan
- Interpolated Terminal Reserve Rollout to F.L.P.
- Existing Life Insurance Plan / Portfolio Audit
- Corporate Owned Life Insurance (COLI) Audit

Questions for High Wage Earners

When bad things happen, who protects your assets from market corrections, taxation or disability? Who makes retirement contributions if you are unable? Who protects your retirement against financial loss?

Because many financial advisors are too busy to review their own financial plans, oversights can leave large gaps in executive benefits. FFR carefully reviews qualified plans, disability income limits, deferred compensation, life insurance beneficiary designations and lifetime benefits for major medical.

Have you (or your company), ever considered risk management programs to protect your partners from a financial loss? What if the program was made available to you at little or no cost? Would you sign up?

After your qualified plan was installed, did you fail to protect your ability to make future contributions?