



CORPORATE SENTINEL

Most business successes are attributed to retaining a high quality staff and rewarding top executives.

Corporate Sentinel is not a “one-size-fits-all” solution, but instead utilizes FFR’s **5D Process** to help properly assess and prepare many possible solutions for retaining and rewarding the company’s best employees--even if those employees happen to be the business owner and his immediate family.

Consider the many benefit plans available today. Whether a Fortune 500 company, or an independent business owner, each must understand both the benefits and limitations of qualified and non-qualified plans. Tax deductibility and income taxation at distribution are significant factors for affluent retirees.

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

Business and Retirement Planning

- Benefit Funding Analysis for Top Executives
- Non-Qualified Plans • Rabicular • Rabbi Trust
- Deferred Compensation / Salary Continuation
- “Discounted” Deferred Compensation Plans
- 401k Plan and 401k Mirror Plan Comparisons
- Age-Weighted vs. Fully Insured Plans (412i)
- Employee Equity Benefit Plan Analysis
- Employer Stock Ownership Plans (ESOPs)
- Employee Welfare Benefit Trusts (VEBA/419)
- Key Man Replacement / Retirement Funding
- Successor Management Review and Design
- Family Succession Review • Wife • Children
- Business Buy-Sell Plans • Funding Analysis
- Corporate Owned Life Insurance (COLI) Audit
- Over-Funded Qualified Pension Plan Solutions
- Tax Liquidity with Aged Pension Plan Assets
- Multiple IRA Beneficiaries and Stretch-outs
- Proper Documentation of IRA Beneficiaries
- Withdrawal of Grandfathered Pension Assets
- Analyze and Project All Pension Payout Options
- Re-qualify (Rollback) of IRA to a Pension Plan
- Interpolated Terminal Reserve Rollout to FLP
- Charitable Pension Plan Analysis and Design
- Corporate Reorganization w/ Stock Gifts
- S. Corp. Voting and Non-Voting Stock Reissue
- Stock Distributions for Non-Participating Heirs
- Explore Transfer Tax Payments Under 6166

Questions of Corporate Concern

Will top executives be retained during periods of prosperity --as well as during an outside hiring spree?

Are benefit programs currently in place that actually increase future revenues and cash liquidity rather than adding long-term costs and liabilities? If not, have you had a benefit plan audit to suggest new solutions that can increase the balance sheet when key executives retire or meet normal life expectancy?

Who takes financial responsibility for assets under management when phantom stock, defined benefit, or deferred compensation plan reserves suffer due to large market fluctuations, acquisitions, or lawsuits?

When planning for retirement, are solutions available that can legally discriminate in favor of a business owner? If so, how can the maximum tax deduction be achieved for these individuals and their immediate family members? Can such plans also provide cash liquidity for the successors of a closely-held business?