



## Fortune Financial ReVIEW

**W**ith tax law changes, increased scrutiny of individual and corporate tax accounting, and ever-present market risk, now may be the time to review your deferred compensation, pension and retirement assets.

**B**ecause we offer insured and tax-favored products, we can protect both your non-qualified savings, and qualified IRA or pension plan accounts. Principal protection is only part of the FFR package. We also offer innovative design, cost-effective administration, and a guarantee of principal with profit potential.

**W**hether a Fortune 500 company or an independent business owner, we help you investigate the advantages (and limitations), of your current program. We compare your existing plans against industry standards, best practices, and our own proprietary programs --which can help improve your bottom line.

**F**ortune Financial Review is not a “one-size-fits-all” solution, but instead utilizes FFR’s *5D Process* to properly assess, prepare and present multiple solutions that help reduce annual costs, and improve the quality of your current employee benefits, executive compensation, and retirement plan administration.

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

### Executive and Employee Benefits

- Benefit Funding Analysis for Top Executives
- Non-Qualified Plans • Rabicular • Rabbi Trust
- “Discounted” Deferred Compensation Plans
- 401k Plan and 401k Mirror Plan Comparisons
- Private Placements vs. Commercial Benefits
- Employee Equity and Benefit Plan Analysis
- Employer Stock Ownership Plans (ESOPs)
- Split Dollar and Reverse Split Dollar Rescue
- Banking Regulatory Exposure Reduction
- Bank Owned Life Insurance (BOLI) Analysis
- Corporate Owned Life Insurance (COLI) Audit
- Portfolio Volatility and Risk Reduction Review
- Tenure or Performance Based Fund Selection
- Analyze Pension Payout Options for Employees
- Re-qualify (Rollback) of IRA to a Pension Plan
- Interpolated Terminal Reserve Rollout to FLP
- Corporate Reorganization w/ Stock Gifts
- S. Corp. Voting and Non-Voting Stock Reissue

### Questions on Retirement Planning

**W**hen reviewing active pension plans, are solutions available that can discriminate in favor of a business owner? If so, how can the maximum tax deduction be achieved for these individuals --or their immediate family members? Will these plans also provide cash liquidity for the successors of the family business?

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

**A**re 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 solutions that can increase the balance sheet when a key executive retires or meets normal life expectancy?