

# Help your clients attract, retain, and reward key talent

Nonqualified benefits can help employers attract and retain select key employees with tailored benefits on a cost-effective basis. Recent legislation and Department of the Treasury interpretation have brought focus to nonqualified benefit programs.

- Today, IRC §409A provides a clear blueprint for the design, implementation, and operation of nonqualified plans.
- This section also limits the attractiveness of many other forms of benefit plans. Because of this, there are fewer options for employers to reward key employees, leaving many companies seeking alternatives.

## **Nonqualified benefits offer a great opportunity to grow your business**

- According to LIMRA, only 30% of companies employing 50 to 1,000 employees maintain nonqualified plans for their highly compensated key employees.<sup>1</sup>

To help you and your clients better understand the opportunities and obligations behind nonqualified benefits, we've assembled the enclosed Nonqualified Benefits Kit.

Your kit includes:

- ▶ **Access the Nonqualified Benefits Market**—an advisor guide to nonqualified deferred compensation plans
- ▶ **An Incentive for Leadership: Nonqualified Benefits for Top Talent**—a brief brochure you may share with clients
- ▶ **Nonqualified Benefits Questionnaire**—a step-by-step process that can help you construct a program with your clients
- ▶ **Plan Implementation Guide**

Lincoln Specialty Life Solutions offers a full spectrum of nonqualified benefits plan design solutions, including the unique capabilities of the *LifeComp*® platform and value-added life insurance funding solutions. In addition, our internal and external plan administration capabilities, and guaranteed issue and simplified issue underwriting limits, specifically geared for this market, give you the tools you need to arrive at the right client solution.

These plans are primarily focused on addressing the needs of closely held business owners seeking life insurance protection as well as retirement income security for themselves and select employees. Mid- to large-size corporations seeking institutional nonqualified plan solutions may require customized plan designs, specialized products, and the assistance of professionals dedicated to working in this area.

Our Specialty Life Solutions staff stands ready to answer your questions at 800 458-5299. Call us today! We look forward to helping you help your clients.

©2007 Lincoln National Corporation

www.LFD.com

Lincoln Financial Distributors, Inc., a broker/dealer, is the wholesale distribution organization for Lincoln Financial Group. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LFD0701-0095

LIF-1769-06 RP 4/07

Order code: NQ-INTRO-FLY

**Important disclosures. Please read.**

**Insurance company products issued by Lincoln Financial Group® affiliates.**

**The *LifeComp*® proprietary platform is offered for use by licensed affiliated agents of Lincoln Financial Group to assist in the sale and administration of life insurance policies for a full suite of plan designs offered for business owners and high net worth clients. *LifeComp* is copyright protected and is subject to a U.S. patent-pending application. All rights are reserved by Lincoln.**

**This material was prepared to support the promotion and marketing of an insurance company product. Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state, or local tax penalties. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.**

Not a deposit	Not FDIC-insured	Not insured by any federal government agency
Not guaranteed by any bank or savings association		May go down in value

**For broker/dealer use only. Not for use with the public.**



Hello future.<sup>SM</sup>