

Specific Plan Needs Drive Custom Solutions



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Clients create innovation.

Responding to the needs of Fortune 500/FT Companies and their highly customized benefit plans has inspired our cutting-edge thinking and drives system enhancements like multiple currencies, 16b features, bonus elections, frozen and current plans, etc. Balsers Companies is continually seeking better ways to provide the “right fit” benefit to its clients and deliver its high-tech / high-touch administrative services.

Custom plan designs for Fortune 500 employers certainly influence our ideas and recommendations. We create and administer nonqualified retirement plans and insurance plans for some of the nation’s best-known employers. Large employers have special needs. They have years of benefits history and sponsor many overlapping and interrelated programs, and these have an impact on the benefits we put in place today.

With deferred compensation, for instance, a larger employer’s plan may be tiered into multiple plans-- include grandfathered rules, special awards, tiered vesting schedules, special investment options, key officer distribution requirements, and more—we use the open architecture of our recordkeeping system and our experienced design teams to provide the best-fit solutions.

Large employers are also generally better served with custom solutions for employee life insurance, LTD coverage and long-term care. What most large employers need is not available “off the shelf.” Balsers analyzed the executive population, considers the non-executive populations, and then re-designs a plan that incorporates the right features and the most meaningful benefit in the context of that certain company’s HR programs. Balsers often identifies immediate cost savings. We implement or negotiate new plan designs, communicate the programs, and offer ongoing custom administration of the plans.



The history and direction of each client influence the plan design, administrative solution and approach to funding the benefit.