



Continuing contributions to the nonqualified deferred compensation plan that would be lost if you became disabled.



## Benefit Protection for Deferred Compensation

### WealthSecure®

WealthSecure® provides you with the dollars to continue a disabled employee's nonqualified deferred compensation plan contributions when they become disabled. As a result, the employee's retirement assets grow just as if they were working.

### 401kSecure®

401kSecure® is a guarantee from an insurance company that the employees' qualified 401k plan or Profit Sharing plan contributions will continue directly into your employees' retirement account when they become disabled. As a result, the employee's retirement assets grow just as if they were working.

### Benefit Cost

Employers can implement a plan that is either voluntary or corporate-paid.

### Guaranteed Issue

No health questions or pre-existing condition limitations make enrollment simple.

### How much protection is enough?

WealthSecure® is a new patent-pending insurance plan that continues contributions to an employees' nonqualified deferred compensation plan in the event he/she becomes disabled.

WealthSecure® guarantees that contributions (employee and employer match, if applicable) will continue directly into an employees' NQDCP account. As a result, the employee's retirement assets grow just as if they were working.

Currently, an employer offers selected employees the opportunity to participate in its nonqualified deferred compensation plan to build retirement income. However, if the employee becomes disabled these deferred amounts stop.

### How much can be lost?

Without annual contributions, deferral plans will not reach the dollar amounts needed for retirement. While the loss of 401k assets from a disability is significant — the loss of *nonqualified* deferred compensation assets from the disability can be even more staggering. WealthSecure® can stand alone or complement 401kSecure® -- which is applicable to qualified plans and continues contributions to disabled employees' retirement programs. Together, or separate, with 401kSecure®, WealthSecure® provides comprehensive retirement asset protection for employees.





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# Protect | Deferred Compensation

## WealthSecure®

For many highly compensated employees, the deferred compensation plan will provide a significant portion of their retirement income. Unfortunately like many of the other benefits available to employees, the ability to participate in this valuable savings plan ends if you become disabled and when the company's Disability Plan stops paying benefits at age 65 employees will be forced to live on whatever retirement have been accumulated on their own. The WealthSecure® plan allow continue contributions for retirement even if you become disabled.

### Some Key Features of Wealth Secure:

If you participate in the plan and later become totally disabled;

- Up to 25% of your cash compensation may be credited to your WealthSecure® account up to \$100,000 annually
- You will continue to be able to select among a number of hypothetical investment benchmarks
- Your account balance will grow on a tax deferred basis
- The full balance of your account will be paid out to you at age 65
- The cost of participating in this plan is relatively inexpensive, but the benefits can be substantial
- The cost remains level during your participation in the plan and will only increase if your benefit amount increases
- Contributions begin 365 days after the start of a covered disability
- Contributions continue while disabled until age 65 and premiums are waived.



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