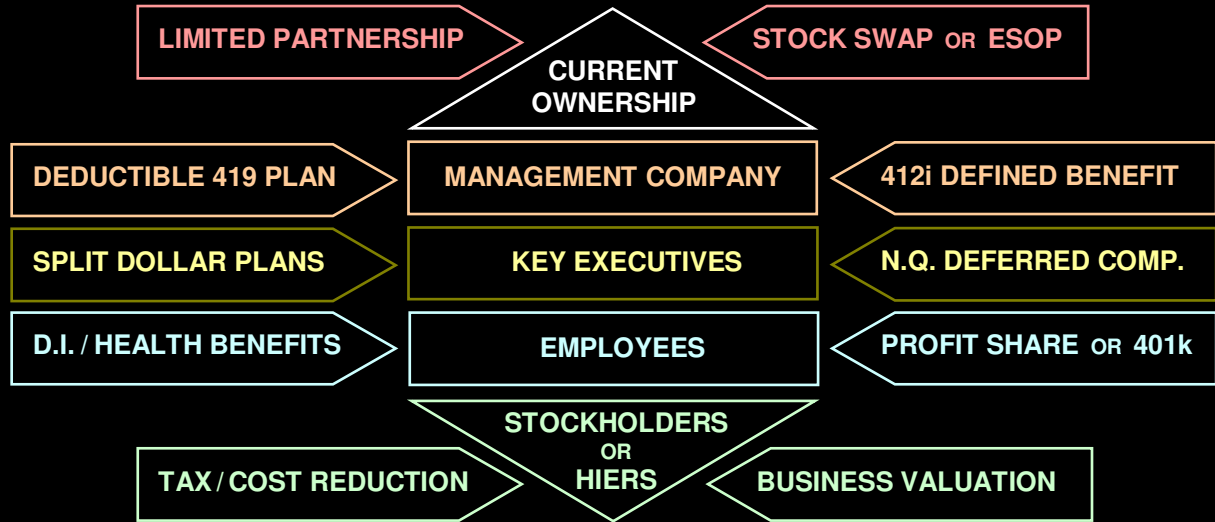




## Benefits Review



**Benefits Review** was designed to profit business owners and their key staff.

Honest appraisals of pension and benefit packages are difficult to discern. This is especially true when your benefit consultant also offers to assume the portfolio management of your plan assets. Unbiased advice is further complicated by products like disability, dental, and major medical now being solicited by large consulting firms.

We consult directly with small business owners, professionals, and executives. For these high wage earners (and their staffs), all benefits are not created equal. Often there is “reverse discrimination” when using qualified plans. Today there are fewer deductions --and retirement income is often fully taxable. NQDC plans help eliminate IRS involvement. **Benefits Review** can often lower future taxes and corporate costs.

**CASE STUDY #1** : A company wants to retain key executives. It installs a profit sharing plan. Soon executives are hired away. They leave vested --with large pension assets.

**CASE STUDY #2** : A private radiology group has no formal agreement for a “buy-sell” and they have not approved their “defined benefit” plan with the IRS. A physician is sued and insurance refuses to settle. Another dies. The group’s pension is attached to a lost court case, and a Dr.’s widow expects her husband’s interests bought out --during the lawsuit.

### **Audit Candidates:**

Show us any company with substantial income, and we’ll show you a client that can turn corporate taxes into personal profits.

- Key executives (no golden handcuffs) Verify \_\_\_\_\_
- Professional groups (with no buy-sell) Verify \_\_\_\_\_
- Employees (benefit cost containment) Verify \_\_\_\_\_
- Aged pension assets (insured plans) Verify \_\_\_\_\_
- Pension (age weighted favors owner) Verify \_\_\_\_\_
- Deferred Comp. (tax-free retirement) Verify \_\_\_\_\_