

Corporate Fringe Benefit Timetable

Nothing is more critical to business performance than recruiting, retaining, rewarding, and retiring top personnel. As your business grows, priorities should be established regarding employee and executive fringe benefits.

A. Start-Up Survival

- ❑ **Group Medical Plan**
- ❑ **Profit Sharing/401(k)
(Company Match)**
- ❑ **Basic Group Life Insurance**
- ❑ **Buy-Sell Agreement**
- ❑ **Key Management Insurance**
- ❑ **Personal Financial &
Wealth Creation Planning**

B. Growth and Expansion

- ❑ **Group Long Term Disability**
- ❑ **Bonus Plans**
- ❑ **Salary Continuation Plans (SERP Benefits)**
- ❑ **Increased Group or Individual Life Insurance**
- ❑ **Stock Options / Phantom Stock Plans**

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C. Maturity

- Incentive Plans /
Deferred Compensation
- Qualified Pension Plan
- Selective Supplemental
Pension Plans
- Split Dollar Plans
- Advanced Estate Planning
(Management Team)

D. Transfer of Management and Control

- Gifts of Stock to Family Members
- Recapitalization and Reorganization
- Employee Stock Ownership Plan (ESOP)
- Merger, Acquisition, or IPO
- Stockholder Retirement
- Lifetime Sale of Business

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