



QUALIFIED & NON-QUALIFIED PLANS

Recruit, Retain & Reward Key Employees

American Financial Network provides a comprehensive selection of Retirement, Compensation & Benefit Programs

QUALIFIED PLANS

- 401(k), 403(b) & Profit Sharing Plans
- Defined Benefit Plans
- DC/DB Combos
- ESOPs

NON-QUALIFIED PLANS

- Traditional Deferred Compensation Plans
- 401(k) Mirror & Voluntary Deferral Plans
- Executive Bonus Plans
- Other Incentive Plans (STIPS, LTIPS)

OTHER PLANS & SERVICES

- Section 125 (Flexible Spending Accounts)
- Custom Designed Group Life
- Captives
- Business Continuation Planning
- Exit Strategies
- Personal Financial Planning Services

AFN offers clients:

In-depth evaluation of your current plans and benefit packages, plus **due diligence to find** the retirement program that maximizes benefits for both your company and its employees

One-on-one consultation with your employees during the enrollment process at no charge; plus discounted fees for those employees who would like to receive further custom financial planning services

Support team who works closely with your human resources department to ensure a smooth seamless transition & ongoing support

Unlimited spectrum of investment choices with an unbiased view of the options and no in-house products recommended

Up-to-date information on retirement planning rules and government legislation, plus educational seminars

The phrase "Non-Qualified Retirement Plan" is an umbrella term that covers several different types of plans. These plans are not subject to all of the tax and labor law (ERISA) requirements applicable to qualified pension and profit-sharing plans.

Similarities to Qualified 401(k) Plans

- Compensation is deferred on a pre-tax basis
- Participant deferrals and investment returns are exempt from federal and most state income taxes until distributed when the plan is designed accordingly
- Participants may be offered choice of investment options for their deferral balances
- In some cases a company may make matching contributions on deferrals or discretionary incentive contributions to enhance the plan

Differences from Qualified 401(k) Plans

- NQDC Plans **offer additional deferral opportunities** that are not subject to the same IRS and government restrictions as in the company's qualified 401(k) plan
- NQDC plans allow for much higher pre-tax contributions than 401(k)s
- NQDC plan distribution may offer a more flexible payout schedule
- NQDC plans may allow more alternative investment options

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