

# RECRUIT. RETAIN. REWARD & RETIRE.

## HOW NONQUALIFIED DEFERRED COMPENSATION PLANS SERVE ORGANIZATIONS

NQDC plans can provide employers critical leverage for recruiting, retaining and rewarding through to retirement, the key talent that enables the organization to achieve its goals, maintain stability and satisfy board members and stakeholders.

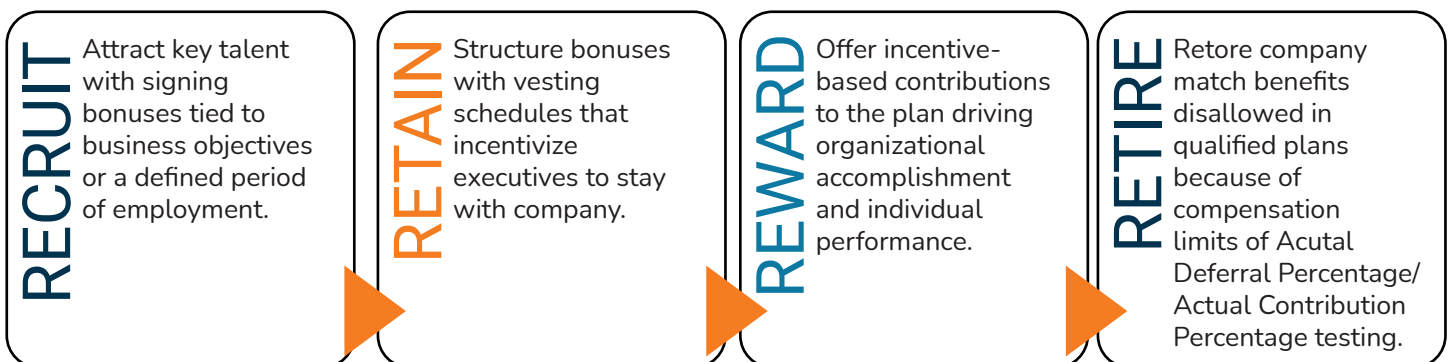
- Inspire/influence the behavior of key performers by customizing contribution and vesting schedules to use as performance rewards for executives.
- A company's NQDC plans can be customized to serve many types of organization goals. Discretionary employer contributions can help fulfill the unique needs of an organization.

Financial incentives designed to motivate key talent to remain with a company.

You can plan for your company's future, using NQDC to create phantom shares and provide an ownership experience or to create opportunities for key executives to be potential future owners.

**OWNERSHIP EXPERIENCE:** Employers can customize contribution and vesting schedules measured by phantom stock values, making it possible for the executive to share both in increases and decreases in the valuation of the company, creating an ownership experience without any actual dilution of equity rights.

**INSIDER TRANSITION:** A closely held corporation might fund an NQDC plan account for current executives who are considered to be possible future owners, setting an account to vest and distribute on a "change in control" of the company. This type of structure incentivizes and rewards key executives, while retaining options for the current owner.



This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, accounting, legal or tax advice. Any tax advice contained herein is of a general nature. You should seek specific advice from your tax professional before pursuing any idea contemplated herein.

Securities offered through Valmark Securities, Inc. (VSI), a member of [FINRA](#) and [SIPC](#). Investment advisory services offered through Valmark Advisers, Inc. (VAI), an SEC registered investment advisor. Please refer to your investment advisory agreement and the Form ADV disclosures provided to you for more information. VAI/VSI are separate entities from OneDigital.

Unless otherwise noted, VAI/VSI is not affiliated, associated, authorized, endorsed by, or in any way officially connected with any other company, agency or government agency identified or referenced in this document.

Check the background of the OneDigital Executive Benefits Team on [FINRA's BrokerCheck](#).