



## Planning Process

### Eight-Step Planning Process for Customized Corporate Solutions

Because each organization is unique, our services are consultative, not cookie-cutter. Our eight-step planning process is designed to make sure the design, implementation and operation of your program is tailored to meet your objectives. As we seek the best solutions for you, we commit to understanding your needs and to exploring a range of viable alternatives to deal with the issues facing your company.

To achieve this end, our eight-step planning process consists of:

- 1. Discuss**  
The first step is to consider the makeup of your executive group and the details of any existing plans within the context of your corporate objectives. We may prepare and review a Personal Living Balance Sheet for the business owner/s and select executives. Next we build a Business Living Balance Sheet.
- 2. Design**  
Using the Living Balance Sheet technology, we first attempt to identify your needs and crystallize your objectives, then we identify and explore various risks and opportunities that could impact your business. Next, we design a preliminary program for your consideration, attempting to coordinate and balance your personal, executive, and corporate objectives.
- 3. Fund**  
We help design funding and security devices, and together with you, evaluate the plan based on benefits, cash flow, P&L impact, capital impact, benefit security and other factors, including the relative value of these programs for the plan participants.
- 4. Finalize**  
Based on modifications made in Steps 2 and 3, we finalize the plan design.
- 5. Analyze**  
Next, we analyze alternative financing options, funding vehicle design, and selection of most appropriate funding providers.
- 6. Implement**  
After the plan design is approved, we assist with documentation, adoption, communication and participant enrollment. The Living Balance Sheet can provide a basis for communication and monitoring of the programs for the business, the business owner/s and the plan participants; which can continue even after the retirement of the business owner/s and participants.
- 7. Administration**  
Equally important is to set up systems to provide record keeping, cash flow and P&L projections, reporting and regulatory disclosure.
- 8. Review**  
A review of the programs on a regular basis is critical to maintaining the highest quality and most appropriate plan design. Typically, these formal reviews occur on an annual basis. The Living Balance Sheet technology can provide continuous (daily) review and monitoring of the funding vehicles. Automatic alarms can be implemented to notify you or your business of any changes in the financial parameters of the qualified and non-qualified plans.

