

## What is a Nonqualified Deferred Compensation Plan?

A Nonqualified Deferred Compensation Plan is an employer-sponsored benefit for key employees. You choose the employees that you want to participate in the benefit.

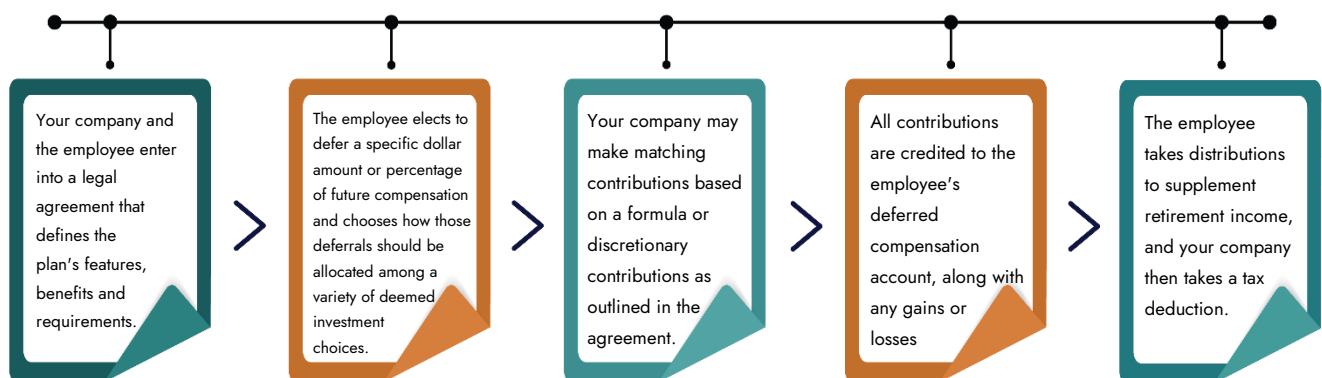
## What is the value of having a Nonqualified Deferred Compensation Plan?

Your ability to attract and retain the most talented employees is a key component of your company's success. A Nonqualified Deferred Compensation Plan is a valuable tool that allows you to give key employees more retirement assets.

### NONQUALIFIED DEFERRED COMPENSATION PLAN BENEFITS

For the employer	For the key employee
You can choose who participates in the plan. As opposed to a 401k or other qualified plan that requires you to include all employees, with a NQDC plan, you can choose exactly who you want to receive the plan.	This plan immediately vests 100% without any forfeiture provisions.
Plan serves as a powerful key employee retention and attraction tool.	Plan has no salary or contribution caps on savings and income tax deferrals
May be used to reward specific employees for meeting performance metrics.	There are no age 59 ½ or age 70 ½ penalties in this plan.
Plan allows employee/employer to make greater contributions than qualified plans (i.e., 401k)	Employee can make additional contributions to plan, in addition to qualified plan contributions.

### HOW DOES A NONQUALIFIED DEFERRED COMPENSATION PLAN WORK?



### How can Patterson-Bryant help?

We have been implementing Nonqualified Deferred Compensation Plans for our clients for over 40 years. If employee retention and attraction is important to you, contact us today to discuss how this plan can help. Email [nz@pattersonbryant.com](mailto:nz@pattersonbryant.com) for more information.