



Executive  
Benefit Solutions



# YOUR STRATEGIC OBJECTIVES RESIST SIMPLISTIC "ANSWERS"

Complex challenges deserve custom design, supported by deep data, and informed with comprehensive analyses



# Executive Benefit Solutions

EBS is a firm of independent consultants that focuses on a single core business:

Working with clients to improve the design and cost-effectiveness of executive benefit programs.

THE FIRM PROVIDES A FULL RANGE OF SERVICES WITH RESPECT TO THE MANAGEMENT OF “NON-QUALIFIED” EXECUTIVE BENEFIT PLANS, INCLUDING:

*Consulting with respect to plan design,*

*Participant education, communications, and enrollment,*

*Structuring and implementation of informal funding and benefit security arrangements,*

*“High-touch” plan administration and on-going technical support.*

In addition to traditional non-qualified executive benefit programs, such as Non-qualified Deferred Compensation Plans and Supplemental Executive Retirement Plans, the firm has special expertise in a number of other areas, including:

- *Large scale (100+ participant) after-tax supplemental savings programs,*
- *Large scale split dollar “workout” situations,*
- *Insurance company-owned life insurance financing arrangements,*
- *Working with privately-held, often mid-market companies on strategies and programs to help recruit and retain key executives, such as Phantom Stock Plans,*
- *Programs for highly-compensated executives and doctors of not-for-profit health care organizations and,*
- *The restructuring of large blocks of older, under-performing COLI.*

In recent years, much of the firm’s work has been focused on the re-design of executive benefit plans as a result of changes in corporate objectives and/or compliance with regulatory changes, and the restructuring of under-performing informal funding vehicles.

# Independent Executive Benefits Consulting

Executive Benefit Solutions is an owner of Lion Street, Inc., a privately held financial services distribution company with over 100 owner firms nationwide. Lion Street focuses on providing high-net-worth individuals, business owners and corporate clients with comprehensive financial solutions to meet their sophisticated planning needs. As owners of Lion Street, EBS is part of a national network of peers focused on staying ahead of industry trends, with exclusive access to tools and resources that enable us to meet the complex planning requirements of our clients.

## Value Proposition

Our approach is highly analytical, collaborative and cost-effective, and is based on a number of fundamental principles:

**Partnership with clients:** We work with our clients to identify practical, cost-effective solutions to executive benefit issues.

**Detailed fact finding and listening:** We want to fully understand the needs of the participants and the objectives of the plansponsor.

**Data-driven design & analysis:** We rely on competitive analyses, research studies and surveys to support our consulting efforts.

**Consideration of a range of alternatives:** There is never a simple, single answer to a complex executive benefits issue. We analyze and present a range of alternatives.

**Comprehensive financial analysis:** Every planning alternative presented, and every recommendation made is supported by comprehensive financial analysis and modeling.

**Accuracy and dependability:** Plan administration services are technology-driven with an emphasis on accuracy, timeliness and technical support.

**Participant education and communications:** We make every effort to ensure that participants fully understand the nature of the program and the specific costs and benefits of participation.

**Communication with plan sponsors:** We believe in clear communications with the plan sponsor with respect to the services to be provided, our compensation, and the issues that arise in the day-to-day management of the plan.

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