

## Your Nonqualified Plan Resource

### Nonqualified Benefit Plan Services

American Financial Systems, Inc. (AFS) is a recognized leader in providing executive benefit plan solutions to employers of all sizes. These plans are key tools for executives and allow employers to **recruit, retain** and **reward** key employees.

### Custom Plan Design

Designing an effective benefit plan takes the collective effort of financial advisors, retirement plan consultants, and human resource professionals, all of whom AFS supports.

We use a thorough assessment process to understand sponsor objectives, identify areas of improvement, and explore various options to help create a plan such as those below:

- **Elective Deferred Compensation Plans**
- **Defined Contribution Plans**
- **Phantom Stock Plans**
- **Defined Benefit SERP Plans**
- **After-tax Deferred Savings**
- **Executive Life Insurance Programs**

### Professional Administrative Services

The primary advantage of a nonqualified plan is flexibility which can lead to complex, time consuming, and costly administration. We eliminate the administrative burden by providing full outsourcing capabilities.

Our approach reflects four fundamental principles:

- **Clear and frequent communication is key**
- **Plan administration is an assumption of responsibility (not just record keeping)**
- **Experienced Professional Staff**
- **Responsive technical support/Best of class systems**

### Creative Funding Strategies

Optimal funding requires thoughtful planning and poses challenges few understand. Through assessment of current funding (if any) and the organizations desired results, we develop a clear strategy designed to deliver on the stated goals. Regardless funding vehicle, we continually help you manage, maintain, and evaluate the program on a go-forward basis.

### Excellence in Technology

In addition to our substantial depth in plan experience, AFS maintains the highest technical standards. Our recordkeeping platform [Deferral.com](https://www.deferral.com) is utilized by many of the industry's best providers as the foundation for their servicing.

#### For More Information Contact:

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