

Narrow down your options

For C corporations

Retaining your key employees and helping them plan for retirement is just good business. But, how do you know which type of plan is right for you and your business? We'll help you figure that out.

Which objectives are most important to you?

As you think about that, keep in mind any existing plans or pain points related to your business:

- Business succession plans
- Plan complexity
- Cost
- Retaining employees
- Income taxes
- Cash flow

Now, determine your primary objective, select the key employees to include, then consider the potential solutions.



Retaining Top Hat¹ employees

Principal[®] Bonus (with restrictive agreement)

Principal[®] Deferred Compensation

- Defined Benefit
- Defined Contribution
- Incentive Bonus
- Select Reward
- SERP

Principal[®] Loan Split Dollar

Endorsement Split Dollar



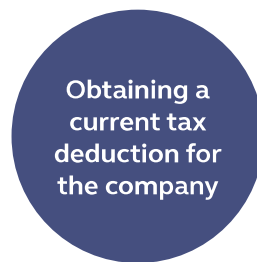
Retaining non-Top Hat employees

Principal Bonus (with restrictive agreement)

Principal Deferred Compensation

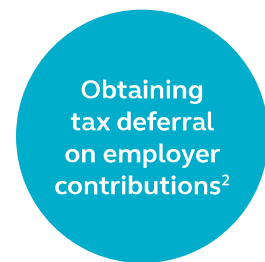
- Incentive Bonus
- Select Reward

Principal Loan Split Dollar



Obtaining a current tax deduction for the company

Principal Bonus



Obtaining tax deferral on employer contributions²

Principal Bonus (simulated deferral)

Principal Deferred Compensation

- Defined Benefit
- Defined Contribution²
- Incentive Bonus
- Select Reward
- SERP

¹ Top Hat employees are defined by the Department of Labor as a select group of management or highly compensated employees.

² Principal Deferred Compensation-Defined Contribution also allows for salary deferral.

Once you've honed in on a solution that's right for you, it's time to start thinking about the details. How will you finance the plan? How will you administer it? Principal can help you with that, too.


Financing that helps meet your needs

Life insurance can be a great way to finance a key employee benefit plan. It can offer tax advantages, and income potential for both you and your key employees. Working with Principal gives you access to quality life insurance products designed specifically for business solutions. And you may benefit from our simpler, time-saving underwriting process.

Administrative services that help make your life easier

You don't have to take care of the ongoing management of your plan all by yourself. We provide dedicated, ongoing support for most employer-owned and employer-sponsored plans. And we'll be here not just today, but throughout the life of your plan.

Teams of dedicated administrators are here to assist you. From implementation to plan-level reporting and ongoing policy and plan administration, you'll benefit from our support and online services.

 [For more information](#) | Contact your financial professional or go to principal.com.



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