



**SCHIFF**  
EXECUTIVE BENEFITS

## **Executive Benefits Client Questions**

1. If I can show you a way to provide a meaningful benefit to your key employees which is fully cost recovered, would you do it?
2. Did you know that the government allows Employees to defer as much as 100% of their salary and bonus as long as the election is made in the December prior to the year that the income is earned?
3. Would your employees like to be able to exceed their 401K limitations?
4. Do you as an employer HAVE TO put in a safe harbor contribution so that highly compensated employees can maximize their 401K contributions?
5. Have any of your employees received a refund from the 401K because of cross testing?
6. Have you had any retention problems with your key employees?
7. Would you like to discriminate in favor of two or three employees?
8. Would you like to recover the costs of your benefit programs?
9. Is Benefit security more important or cost recovery?
10. Which is more important, a current employer deduction or a deduction when the benefit is paid?
11. Which is more important, a current deduction for the employee, or a current deduction for the employer?