Kibble & Prentice
A USI Company

Executive Benefits

To stay competitive, companies need programs designed to reward their top management. Kibble & Prentice offers consulting on every aspect of executive benefit plans. We structure integrated wealth and risk management solutions for executives. We also advise on the full range of supplemental and deferred compensation plans, benefit restoration strategies and other executive perks programs..

TARGETED EXECUTIVE BENEFITS STRATEGIES FOR SUCCESSFUL COMPANIES

Your company is best served by consultants who can give you comprehensive advice on the executive benefits strategies that will further your business goals. Kibble & Prentice can help you achieve the most effective solutions to rewarding your top management—and ensuring that their health and welfare benefit plans fully address their needs. We offer targeted, knowledgeable advice on executive benefits planning, compensation and restoration.

Our professionals are in step with the changing legislative and benefits environment and its impact on your programs. Our consulting draws on peer benchmarking—the programs and services your competitors typically offer their executive talent—and our knowledge of your business strategy. We work to understand your company's unique culture and style of doing business in helping you to determine the right balance of rewards as a driver of success.

The strategic relationships Kibble & Prentice has built with providers frequently pave the way to proprietary plans with preferred pricing. These relationships give our clients access to proprietary insurance and investment approaches. From consulting on the full complement of financial planning strategies, to creating stand-alone disability, long-term care and non-qualified deferred compensation plans, we have the answers.

PERSONAL FINANCIAL PLANNING: REWARDING EXCELLENCE

Successful executives work hard—and make enormous contributions to their companies. Kibble & Prentice's wealth and risk management programs are designed to provide your key executives with the financial planning tools needed to plan for a secure retirement and manage personal risk. We can help you structure an executive benefits strategy that will draw the skilled executives you need, and reward them for their ongoing commitment.

Kibble & Prentice provides an integrated approach to creating value and managing risk. Our comprehensive financial planning services for executives include:

Asset Management. Our team of investment professionals has decades of experience in evaluating opportunities and creating sophisticated, risk-controlled investment programs—backed by proprietary research.

Retirement Planning. We offer consulting on 401(k) plans, defined benefit plans, or any employer-provided retirement plans. More importantly, we can help executives manage their total retirement strategy.

Estate Planning. Our specialists' broad-based consulting includes insurance and investment tools, and multiple supportive strategies to help retain assets for future generations, manage risks posed by taxes, and supplement and protect income.

Personal Risk Management. We provide high-level contingency planning for executives and their families, customizing solutions to meet their unique risk coverage needs and exposures.

Personal Insurance. From helping executives get the right homeowner's or life insurance policy, to securing health insurance for their families, we can advise on and secure comprehensive coverage.

EXECUTIVE DEFERRED COMPENSATION

Kibble & Prentice professionals can help you determine how a deferred compensation program or Supplemental Executive Retirement Plan (SERP) will work within the framework of your company's financials and business objectives. We consult with corporations on plan design, implementation and long-term management. We also

create cash flow forecasting and modeling for executives, individually advising them on how much income to defer based on future objectives or what to expect long-term from an employer fund.

RIGHTING THE BALANCE: EXECUTIVE HEALTH AND WELFARE BENEFITS

Kibble & Prentice can help your company address limitations within your executives' health and welfare benefit plans. Among these shortfalls may be limited insurance provisions for higher compensated employees. Our areas of expertise include:

Executive Long-Term Disability Insurance. We design plans that meet executives' unique requirements. Coverage may include non-traditional or high-risk occupations, foreign domicile, and business travel to places of unrest.

Executive Long-Term Care Insurance. Companies frequently choose to compensate their executives by providing supplementary long-term care insurance to help protect their assets and independence. We can provide consulting, plan implementation and administration services.

Supplemental Life Insurance. For highly compensated executives, traditional employer-sponsored life insurance plans often pose a cap that doesn't match salary multiples. Kibble & Prentice can create a complementary plan that fills the gap.

CAPABILITIES ACROSS THE BOARD

Why Kibble & Prentice? Our capabilities position us to help your company in significant ways. Because we field teams in many relevant areas, we have a broad perspective on the issues at hand for companies and their top executives. We believe our longevity, our strong relationships with our business community, and the size of our staff commitment to these specialty areas make all the difference. Whatever your long-term objectives, we can structure an executive benefits program that's the right fit for your company.

EXECUTIVE BENEFITS SERVICES INCLUDE:

- Financial Planning
  - Asset Management
  - Qualified Retirement Plan Consulting
  - Estate Planning
  - Personal Risk Management
  - Personal Insurance Consulting
- Executive Long-Term Disability Insurance
- Executive Long-Term Care Insurance
- Supplemental Life Insurance
- Executive Deferred Compensation Plan Design, Implementation and Administration
- Supplemental Executive Retirement Plans (SERPs)
- Survivor Income Benefit Plans

Kibble & Prentice provides financial planning tools but is not soliciting financial planning services.

Kibble & Prentice is committed to excellence in each individual service we provide. As a highly regarded regional firm, we're able to attract and retain top professional talent in all of our practice areas. These include: commercial insurance, employee benefits, retirement plan services, executive benefits, business continuation planning, asset management, estate planning and personal insurance. We strongly believe that our clients can benefit from seeing and managing financial opportunities and risk from a unified perspective. Please ask your Kibble & Prentice representative for additional information about the many ways in which we help clients create value and manage risk.

SMART & RESOURCEFUL

601 UNION ST, SUITE 1000 SEATTLE, WA 98101-4064 · **PH** 206/441/6300 **FX** 206/441/6312 · www.kpcom.com

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