

Checklist of Executive Benefit Objectives

(Check up to 5 key objectives for your Company)

Company: _____

Prepared by: _____ Date: _____

- Help the Company remain competitive by attracting, retaining and rewarding top executives who have the talent to make a difference for the Company's shareholders/owners
- Help selected key executives achieve greater financial security and future financial independence as a reward for superior performance
- Help assure returns to shareholders that only top performers can deliver
- Provide incentives for selected executives that encourage tenure with the Company and that motivate long-term performance
- Create "golden handcuffs" to encourage and reward long-term loyalty and service; make it costly for a key executive to voluntarily leave the Company or to become a competitor of the Company
- Provide supplemental executive benefit programs
- Provide retirement benefits commensurate with executive pre-retirement pay levels
- Restore benefit levels that have been lost due to qualified pension gaps
- Overcome the limitations and restrictions imposed by qualified defined benefit pension, defined contribution pension (including 401(k), profit sharing, and money purchase pension), and welfare benefit plans
- Upgrade management benefits without jeopardizing the existing tax-preferred status of the Company's qualified pension and welfare benefit plans
- Structure benefit packages for key executives that help them maximize their after-tax income
- Allow pre-tax deferral of management salary and bonuses
- Reduce the expense and limitations of traditional group term life insurance coverage
- Cost contain post-retirement benefit obligations
- Provide outside directors with meaningful benefits for the important role they play
- Provide flexibility to outside directors as to how and when they receive their fees from the Company
- Allow outside directors to shelter fee income in tax-deferred accounts
- Create orderly transition of Board membership

Company-owned life insurance can help fund supplemental executive retirement benefits in order to help you meet your objectives

Executive Benefit Objectives SR10016 12-06

Please return this form, via fax or mail, to

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