



Zero P&L Impact Series: Benefit Strategies for Highly Compensated Executives

Companies underestimate their ability to leverage their balance sheet and buying power when driving valuable cost savings and benefits to their executive team. In this series, we highlight strategies to attract, motivate and retain key executives with no added cost to the company. The following is our first in a series of seven strategies.

Executive Benefit Strategy #1: Super Roth

If there was a way that you could:

1. Warehouse cash and accumulate wealth on a tax-free basis
2. Accumulate earnings without tax; and
3. Take distributions from the plan, including the gain, without tax

Is this something that you would be interested in learning more about?

Issue

Executives are currently limited to a maximum contribution of \$19,500 per year into a 401(k) plan. Due to discrimination tests, most executives never reach the maximum contributions into a Roth IRA which are limited to \$7,000 (\$6,000 if you are age 50 or younger).

Solution

A Super Roth is a non-qualified retirement savings vehicle that delivers similar benefits from a tax perspective to that of a traditional Roth IRA but without contribution limits.

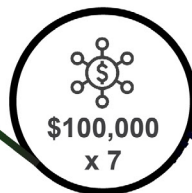
Super Roth Advantages

- No minimum or maximum contribution limits
- Begin retirement on your own timetable
- Tax-deferred growth of cash account
- Income tax-free retirement benefits
- Income tax-free death benefits
- Cash account may be asset protected depending on the state
- Executive and company can make contributions (note: company contributions can be designed to vest over time)
- Ability to reallocate assets without tax consequence
- Account value available in case of emergency
- Ability to diversify among a variety of investment funds

Super Roth Plan Mechanics



EXISTING CASH &/OR
COMPENSATION
After-Tax
contributions



SUPER ROTH ANNUAL
INVESTMENTS
After-Tax Contributions to
Insurance Company

INSURANCE
COMPANY



Investment
Dollars

Tax-Free
Investment
Earnings



INVESTMENT
MANAGERS



TAX-FREE BENEFITS
Retirement Income
&/or Death Benefits
to Beneficiaries





Zero P&L Impact Series: Benefit Strategies for Highly Compensated Executives



Unlimited Contributions with Tax-Free Growth

Explore leveraging a Super Roth to accumulate wealth tax-free. This can be accomplished without P&L impact to the company. [Schedule a time to connect with us](#) to design and implement a Super Roth strategy and/or schedule an audit of your existing executive benefit plans.

About Mezrah Consulting

Mezrah Consulting (MC) is a national executive benefits and compensation consulting firm based in Tampa, Florida. Mezrah Consulting's work is predominantly focused on executive benefits planning for sizable publicly traded and privately held companies. MC is a knowledge company offering its clients highly creative and innovative solutions. MC uncovers value and recognizes risks that other firms typically do not see.

MC specializes in the design, funding, implementation, securitization and administration of non-qualified executive benefit programs. MC has been engaged in this consulting niche for over 25 years, advising companies in over 27 states and providing custom non-qualified plan administration on its proprietary cloud platform. Learn more at MezrahConsulting.com.

Securities offered through Lion Street Financial, LLC. (LSF), member FINRA & SIPC. Investment Advisory Services offered through Lion Street Advisors, LLC. LSF is not affiliated with Mezrah Consulting. Mezrah Consulting does not offer legal or tax advice. Please consult with the appropriate professional regarding your individual circumstance.