

T-MAIL

Navigating the Executive Benefits Landscape
with The Todd Organization

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Reviewing Your Executive Benefit Plans

IN CONJUNCTION WITH THE NEW YEAR, many companies are reviewing their executive benefit plans to determine how they can be refined, improved, or expanded.

Such reviews often encompass three major areas.

1. Companies want to make sure their executive benefit plans are understood by executives, and are effective vehicles in retaining and motivating these executives. Questions to ask include:
 - Do our programs include the important executives we want to retain and motivate?
 - Have we clearly and properly explained the plans' key provisions? What else can and should we be doing in this regard?
 - How do our plans compare with our competitors and peers who are most likely to try to lure away key executives?
 - How many executives at our company could potentially participate in deferred compensation and supplemental executive retirement programs? Are there other divisions or units that should institute executive benefit plans?
 - What additional benefits would be most valuable to our executives?
2. They also want to make sure that the plans are administered efficiently and effectively, meeting compliance guidelines. Questions to ask include:
 - Can executives quickly get up-to-date information on the value of their executive retirement plans? If they have questions, how easily can they get them answered?
 - Have we taken the appropriate steps to make sure our plans are Section 409A compliant?
3. Companies want to be sure that their executives are assured of receiving their benefits in the event of an acquisition.

continued on next page

Reviewing Your Executive Benefit Plans... cont'd

2009 has been a very challenging year for American business. At times like these it becomes clear who the valuable executives are, making it more important than ever for companies to make sure their executive benefits play an effective role in retaining quality executives. Indeed, the loss of such executives (as measured in recruiting fees, business opportunity costs and other factors) is quite high.

It has also never been more challenging for companies to meet earnings expectations. This makes reviewing and assessing financing and administrative practices all the more important.

Seasoned executive benefit consultants at The Todd Organization are available to discuss these issues and all aspects of executive benefit plans. In fact, we make it a regular practice to speak with companies about these issues so that their executive benefit plans stay dynamic and effective.

For additional information, please contact your Todd representative today or send an e-mail to info@toddorg.com.

Happy New Year from The Todd Organization



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