

Non-Qualified Deferred Compensation **(1 Hour; 27 Pages of Text)**

- 1) Introduction
- 2) WealthBuilder® Annuity (Helping clients income tax defer \$50,000-\$5,000,000 a year to a non-ERISA governed plan where there is no required funding for employees).
 - a) What is Factoring?
 - b) WealthBuilder® Annuity (WBA); A unique factoring plan
 - c) How does WBA work?
 - d) Example
 - e) Continuous contracting
 - f) WBA vs. Post-Tax Investing
 - g) Who can use WBA?
 - h) Pros and cons of WBA
 - i) Early payment options
 - j) Principal Protection
 - k) Principal Protection Credit
 - l) Interest Rate Cap Increase
- 3) Technical Questions Advisors will ask
 - a) Detailed Discussion on the Constructive Receipt Doctrine
 - b) Economic Benefit Doctrine
 - c) Cash Equivalency Doctrine
 - d) Installment Sales
- 4) Summary on WBA
- 5) Non-Qualified Deferred Compensation and The Evolution of Leveraged Bonus Plans Executive Benefits Basics
- 6) American Jobs Creation Act of 2004 Reaction to the Act
- 7) §162 Double Bonus Plan
- 8) §162 Leveraged Bonus Plan (LBP®)
LBP's deductible component
- 9) Summary on NQDC and LBP