



Alike and well!

Don't lose top Execs.



Timely Problem

Martin Hedges, age 50, is a key executive at Plasticorp. He is already maxing out his 401(k) but wants to set aside more money to fund his retirement. The company wants to help because they don't want to lose Martin to a competitor. What can Plasticorp do to give Martin an incentive to stay with the company?

60 Second Solution

A 401(k) Look-Alike plan may give both Martin and the company what they're looking for. In a 401(k) Look-Alike plan, Martin can defer a portion of his current salary and Plasticorp may match a percentage of the deferral. At the same time, the company can purchase a key person insurance policy on Martin's life as an informal way to fund the benefit liability. Now Martin will feel comfortable with his savings plan and the company can rest easier knowing they provided an additional incentive to keep Martin on the team.

A 401(k) Look-Alike Plan:

- Helps Martin maintain loyalty to the company
- Gives the company tools to help retain Martin as an employee for the next 15 years
- Allows Martin to overcome qualified plan limits

For more information and case design, call your ING Life Companies' representative or ING Life Sales Support at **866-ING-SELL (866-464-7355)**.

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cn55541102009

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