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Retaining Your Talent

Retirement plan comparison spreadsheet

	401(k)	Defined Benefit Pension	Non-Qualified Deferred Comp plan	After-tax retirement plan
ERISA regulated ?	Yes	Yes	No, but must qualify as a Top Hat Plan	No
Contribution limits	Yes	Yes	No	No
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Benefits for employer	Immediately deductible	Immediately deductible	Good retention tool	Immediately deductible
	Very familiar, standard	Good retention tool	Fairly low cost	Very low cost
	Fairly low cost			
Problems for employer	Limited retention power	Potentially VERY costly	Not immediately deductible	Limited retention power
Benefits for employee	Safe, secure, familiar	Safe, predictable income	Deferred taxation of current income	Non-taxable at distribution
			Flexible distributions. No withdrawal penalties if tied to a pre-set date	Flexible distributions
	Tax-deferred growth		Tax-deferred growth	Tax-deferred growth
				Virtually no risk of loss
Problems for employee	Limited deferrals	No investment control	Taxable upon distribution	Taxable at contribution
			Potential risk of loss to sponsoring company's creditors.	

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