

'Profit Sharing' Bonus Plan Designed to Get YOUR Key Employees to Think, Act, & Perform, Like Owners

Tax Advantaged Bonus Plans for Key Employees – Starting with YOU!

- Imagine if all YOUR Key Employees thought, acted and performed at the highest levels, just like YOU (as the owner of the business)...an Entrepreneur!
- How would YOUR life and business change forever?

Who are the “Key Employees” in your (closely held) Business?

- You
- Employees 'YOU Cannot Live Without' and Who are Critical to YOUR Business
- Employees and/or Family members interested in owning stock

How Do YOU Benefit From Implementing a Key Employee Bonus Plan?

- Allows YOU to Reap the Rewards of Success by Motivating Your Key Employees to “Act Like Owners”
- Helps YOUR Business **Attract and Retain Top People**
- Properly Structured Key Employee Bonus Plans are **Tax Advantaged**
 - Tax Free Growth
 - Tax Free Income/ Withdrawals*
- Key Employees Bonus Plans can be **Aligned With YOUR Company Goals**
 - A vesting Schedule Can Be Used to Incentivize Key Employees to Stay With YOUR Company
 - Key Employee Bonus Plans Can be Tied to Company and/or Individual Performance
 - Key Employee Bonus Plans Allow the Company to Provide Benefits that Are Similar to Incentives Stock Options at Large Public Companies (without the hassle of stacks of documentation, paperwork and restrictive regulations)
- Key Employee Bonus Plans Are **Flexible**
 - Plans Can Be Structured Differently for Each Key Employee
 - Key Employee Bonus Plans are Not Subject to the Restrictions Found in 401(k) Plans
 - Plan Gives YOU the Ability to 'Become YOUR Own Bank' so YOU Pay Loan Interest to YOURSELF

How Does the (Non-Owner) Key Employee Benefit from the 'Profit Sharing' Bonus Plans?

- **Bonus Potential** – Key Employees Can Share in Company Profits
- **Tax Advantaged Retirement Plan** – Provides Key Employees a Company Funded Retirement Plan
 - Tax Free Growth
 - Tax Free Income/ Withdrawals*

Profit Sharing Key Employees/MMD

* Tax Free Income and/or Distributions are based on using partial surrenders and zero or low-cost policy loans, with the policy structured and funded within IRS/MEC guidelines. The policy must remain in force to avoid a taxable event. Kelm Financial Services Inc. does not provide legal advice nor tax calculations, preparation or advice. Consult with a licensed professional in that field for additional information.



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