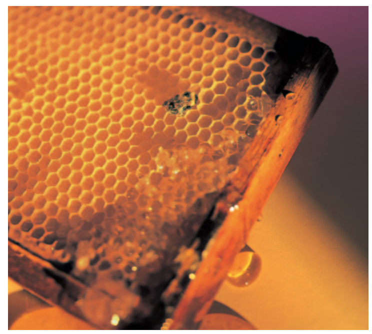
Here's what you need to attract and keep key employees. (Besides six figures.)

Your top earners are probably your single biggest investment in the future of your company. But it's a lost investment if they leave or become overly concerned about their own financial future.

If your key people are limited to a qualified retirement plan and year-end bonuses for accumulating retirement income, they're probably looking for supplemental alternatives. Ones your key competitors may be happy to provide.

What can a small business owner do? Consider offering non-qualified benefits to your top employees.



To understand what non-qualified retirement plans can do, first consider what qualified plans can't do.

Qualified plans effectively discriminate against highly paid employees. Why? Thanks to the tax code, they are limited in how much they can set aside for their future[1]. That's a serious problem, considering estimates that suggest they may need up to 85% of their salary just to maintain their lifestyle after retirement. By themselves, qualified plans can't ensure that level of financial independence.

Non-qualified retirement plans, on the other hand, let you supplement highly compensated executives' retirement benefits – handsomely. And while such plans aren't eligible for the same tax advantages as qualified plans, most of the time they're well worth the consideration.

Because they let you call the shots – rewarding only the employees you choose, and funding your plan exactly as you see fit. And, depending on how these plans are "financed," the net cost to your company may be zero.

A plan with staying power.

A non-qualified retirement plan offers employers other advantages. Obviously, it helps you attract the best and the brightest. Even better, it provides them with a powerful incentive to stay simply by making it very expensive to leave – true golden handcuffs. For instance, you can specify that all or most benefits will be forfeited if the employee leaves your company before normal retirement age.

If this type of plan sounds like a good idea for your business, find out more. Contact your local Lincoln Financial Advisors representative today. We can help you decide if a non-qualified retirement plan is truly the right approach and, if so, provide you with the resources you'll need to design the kind of plan that benefits you and your employees the most. It could be the beginning of a golden era.

[1] In 2012, employees can consider only the first $250,000 of salary when calculating how much they can contribute to tax-deferred plans.

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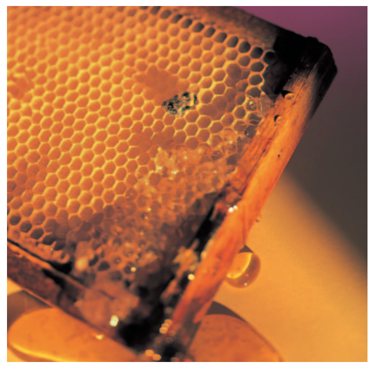

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