



Non-Qualified Deferred Compensation Plans

Company-sponsored non-qualified deferred compensation (NQDC) plans are tax-advantaged savings plans offered to senior management and other key employees, allowing them to defer taxes on their compensation. These plans help supplement employees retirement benefits through higher contributions and tax advantages. At the same time, NQDC plans help plan sponsors recruit, retain, reward and retire top talent.

With over 50 years of experience in the retirement industry, BPAS provides expert consulting and administrative services to maximize the impact of our clients' non-qualified programs.

Participant and Employer Advantages

A well-designed NQDC plan allows you to remain competitive with current market offerings while executive employees have a comprehensive retirement package. It's a win-win.

- No limits on employee contributions. Allows participants to contribute to a 401(k) and the NQDC, above the 415 Annual Additions limit.
- No limits on employer contributions. Contributions and funds are considered employer assets.
- Participants have the opportunity to defer income until a later date, when they may be in a lower tax bracket.
- With the opportunity to defer current compensation, employees have the opportunity to extend income into their retirement years.
- Participants generate a return on investment during the deferral period.
- Employers have the opportunity to retain executive and top management through vesting schedules.

We'll work together to create a customized communication plan to effectively promote the key benefits of your NQDC plan and maximize plan participation. Our communications aim to educate, inform, and inspire participants to act.

Trust Services

BPAS, through our affiliated company Nottingham Trust, may be retained as trustee of a rabbi trust. With a rabbi trust, assets are set aside to hedge, finance, and pay benefits for its NQDC plan, providing peace of mind to participants.

Our Consultative Approach

Non-Qualified Deferred Compensation Plans are a great way to attract, retain, and reward executives and top management. Whether you want to improve your existing NQDC plan or create a new one, BPAS has the expertise and experience needed to help you achieve your objectives.

We offer comprehensive solutions for the unique needs of deferred compensation plans. Our experts will support you through every step of the implementation/conversion process, collaborating with you to manage all aspects, including enrollment, recordkeeping and administration.



Ready to learn more? Let's talk.

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REV 05.28.25