



**PATHWISE  
GROUP**

EXECUTIVE LEVEL OFFERINGS



Do you have a group that has asked these questions?

Do you have a group in mind?

**Send us a referral at**

**[pathwisegroup.com/consultant](https://pathwisegroup.com/consultant)**

If we can show you and the leadership of your group a way to provide a meaningful benefit to key employees which is fully cost recovered, would you do it?

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Did you and/or the leadership of your group know that the government allows Employees to defer as much as 100% of their salary and bonus as long as the election is made in the December prior to the year that the income is earned?

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Does the group have employees that would like to be able to exceed their 401K limitations?

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Does the employer currently HAVE TO put in a safe harbor contribution so that highly compensated employees can maximize their 401K contributions?

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Have any of your employees within your group received a refund from the 401K because of cross testing?

Has your group had any retention problems with your key employees?

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Would your group like to discriminate in favor of two or three employees?

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Would you and/or the leadership of your group like to recover the costs of your benefit programs?

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For you and/or the leadership of your group, is benefit security more important or cost recovery?

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For you and/or your group, which is more important, a current employer deduction or a deduction when the benefit is paid?

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For you and/or your group, which is more important, a current deduction for the employee, or a current deduction for the employer?