

BUILD YOUR DREAM TEAM

PILLAR 4: Culture of Excellence



Strategy 15 Align Compensation

"My belief is firm in a law of compensation. The true rewards are every in proportion to the labour and sacrifices made."

Nikola Tesla

Align Compensation

WHY is this Important?

Compensation¹ is an area where many advisors desire guidance as it relates to adopting a well-defined and structured approach. In our experience, if there is no formal process for assessing, assembling, and awarding compensation, it can turn a logical and quantifiable business decision into an emotional and arbitrary one. This often leads to problems down the road especially as it relates to expanding your team.

Many Advisors are quite content when the firm dictates salary ranges and supplemental commission structures – or the HR department handles this for them. If your firm already has a defined range for salary or an HR department – we recommend you use their guidance. We do believe there are many components related to compensation that anyone in the position of awarding compensation needs to be aware of – this includes the fact not everyone is motivated by the various aspects of compensation.

By creating and documenting your defined approach to assessing, assembling, and awarding compensation, you can base the decision-making on a set of specific and well-defined criteria. It's important this approach is meaningful, transparent, and applied consistently, to avoid any potential issues on the team. In addition, this concept creates an understanding that the various aspects of compensation motivate individuals differently, and it often has a profound effect on their quality of work life. This best practice is simply another way to bring order and structure to your business and it will most certainly improve quality of life for everyone.

WHAT You Can Expect from this Best Practice

- Adopt a professional approach for consistently managing compensation on your team
- Provide a predictable and professional process for continued compensation advancement, which attracts and keeps great employees
- Use a Compensation Summary to convey a range of elements included in the compensation package for each of your individual team members
- Implement a compensation approach which rewards tenure, performance, achievement, contributions to the business, and continued professional growth – providing motivation and inspiration
- Create a culture of continued growth and excellence

¹ Check with your HR Division before initiating any Compensation Changes.



HOW to Get Started

Understand the 4 Pillars of Compensation

1. Review Compensation: The Big Picture to get an understanding of the many components that feed into creating an effective compensation package:
 - Fixed Income Pay
 - Variable Income Pay
 - Benefits - Time Off
 - Benefits – Family Security
2. Review 1 Fixed Compensation – Base Pay Salary to understand the components that feed into determining base pay as part of the overall compensation package.
 - Begin to map these out using the Compensation Worksheet.
 - Write all your ideas down and then methodically determine what is already in place and document it accordingly. Identify any items that may require more research or information to implement and follow up accordingly.
 - This may involve online research and/or firm information related to salary ranges and allowances for increases related to education, tenure, etc.
3. Review 2 Variable Compensation – Profit-Sharing, Bonuses & Incentives to understand the components that feed into determining appropriate variable pay as part of the overall compensation package.
 - Begin to map these out using the Compensation Worksheet.
 - Write all your ideas down and then methodically determine what is already in place. Document it accordingly. Identify any items that may require more research or information to implement and follow up.
 - This may involve research related to existing incentives, creating new incentive/bonus structures, as well as talking to other successful advisors with teams about this to see what they are doing.
4. Review 3 Time Off – Vacation, Statutory Holidays & Sick Days to understand the components that may comprise Time Off as part of the overall compensation package.
 - Begin to map these out using the Compensation Worksheet.
 - Write all your ideas down and then methodically determine what is already in place. Document it accordingly. Identify any items that may require more research or information to implement and follow up.
 - This may involve getting clarity on what is required and what is allowable in terms of paid time off and unpaid time off, as well as options related to hours and flexibility.
5. Review 4 Security & Extras – Healthcare, Life & Disability, & Other Extras to understand the components that may comprise the other important benefits as part of the overall compensation package.
 - Begin to map these out using the Compensation Worksheet.
 - Write all your ideas down and then methodically determine what is already in place. Document it accordingly. Identify any items that may require more research or information to implement and follow up.
 - This may involve getting clarity on what is available in terms of various benefits and costs associated with providing them to your team. You may also want to

speak with other elite advisory teams about some of their best practices related to Extras in terms of benefits.

Compensation Alignment

1. Use the Compensation Package Summary as a template to create an annual deliverable for each of your team members – it clearly outlines all aspects of their compensation package.
2. Carefully review each Compensation Package Summary for accuracy and be sure to discuss with your HR Division to ensure all Labor Regulations & Laws are being adhered to.
3. Set a time to meet with each of your team members individually to go over their Compensation Package Summary.
 - o Review each component in detail.
 - o Answer any questions.
 - o Listen to what they are saying and how they are responding to get a better understanding of the key motivators for them.
4. Update and discuss this annually with each team member at the Professional Growth Planning Session (refer to the previous best practice for more information on this).

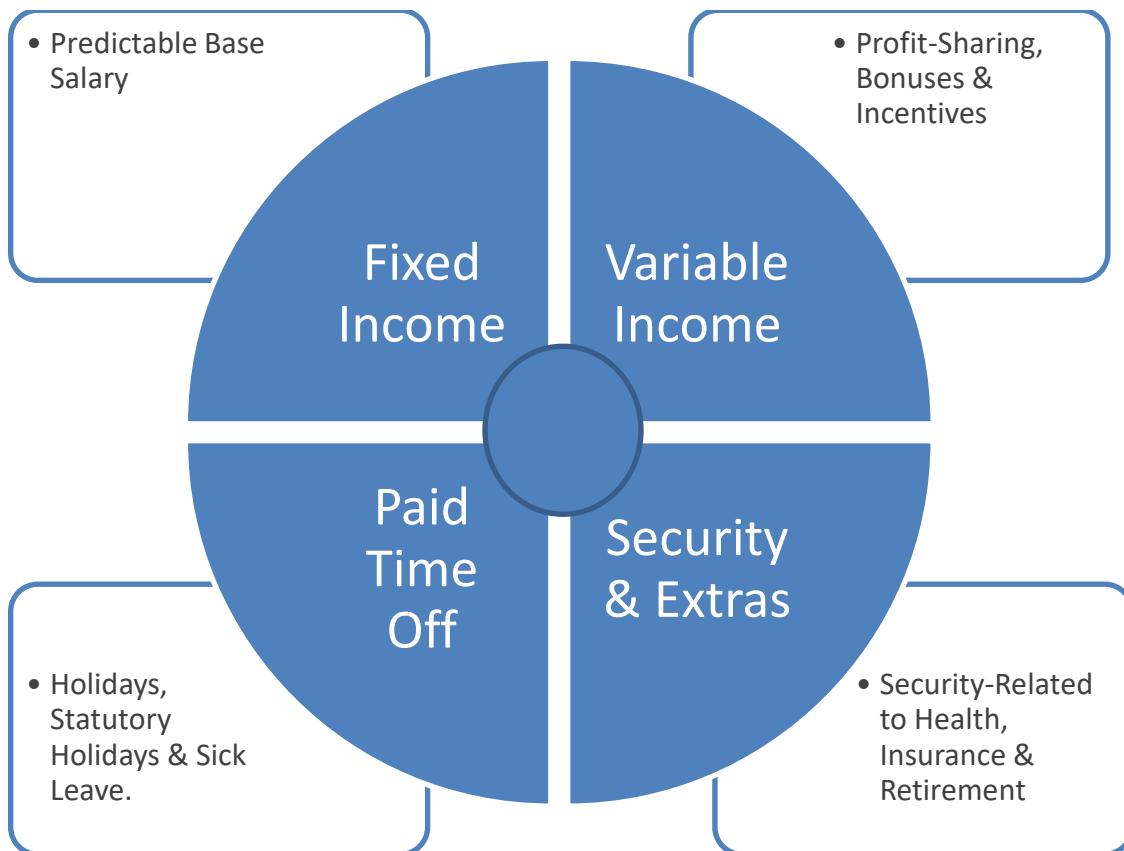
Compensation: The BIG Picture

When it comes to compensation, there are four pillars that create the foundation of a good compensation package – two of these are related directly to payment received and the other two are related to time off and benefits. When working with your team, it's important to present the total compensation package, which includes each of these 4 pillars. We will go into detail on each one of these in this best practice so you can take an assessment of your current compensation packages and determine if some adjustment may be required.

The process for determining compensation should ideally be set out for the hiring of the first team member, however this is rarely done – so the sooner, the better. If the process is in place for ‘team member one,’ it will allow the team to successfully expand in the future in a meaningful, predictable, and structured way. It will prevent the IA from being held ‘hostage’ to previous demands, spur of the moment offerings and/or spontaneous decisions related to compensation. It allows the rules of compensation to be known and transparent – and this is good. They won’t be viewed as arbitrary and unfair – a potential cause for team in-fighting and backlash.

It's important to keep in mind everything we do related to compensation and HR must comply with Labor Laws & regulations in your area, as well as those of your firm.

The 4 Pillars of Compensation



Fixed Compensation

Base Pay Salary

Base Pay Salary is a key compensation component, and it provides for a fixed amount of predictable, recurring income. This is extremely important for many people. When considering a base salary, there are many factors to take into consideration such as:

- **Role/Responsibilities**
Job Title, Position & Core Duties
- **Education & Credentials**
Secondary Education, Licenses, Designations & other specialized training
- **Tenure**
How long they have been with your advisory practice
- **Performance & Attitude**
Ability to perform their duties as it relates to your expectations and standards, along with the attitude they bring to their role and the rest of the team

There are other factors which may also affect Base Salary, including regional comparative salaries for the role, the job market, and other potential economic factors. It is recommended you search online mainstream job posting sites for the same or very similar positions to get a sense of the range with your geographic area.

ROLES & RESPONSIBILITIES

First and foremost, Base Pay needs to reflect the roles and responsibilities of each position. This figure will comprise the majority of total Base Pay you are including in the compensation package.



You can have a highly educated and overqualified person in a job, by choice. However, they need to be paid in the context of their overall responsibility to you and their contributions to the team. Conversely, you may have someone you are bringing into a position who is completely green, with no experience and/or education. Typically, this means we are bringing them in at the low end of the salary range so they can work their way up as they increase their experience and education.

It is important you have well-defined Job Titles & Job Descriptions for each person on your team because it will make it easier to discern differentiation in Base Salary based on role.

For many people, having a clearly defined role is an important aspect of their job satisfaction and quality of work life.

EDUCATION & CREDENTIALS

Base Pay should also include initial and ongoing incentives for education and specialized credentials which will ultimately enhance the individual's ability to contribute to your business in the long-term. There are two types of education: Required and Optional.



Required Education & Credentials

Be aware, that part of their role may be clearly defined by mandatory educational requirements (i.e., securities licensing). Often, they must have these qualifications in order to hold the position, or they must acquire these qualifications within a specific period of time.

Optional Education & Credentials

There are also numerous optional courses and credentials which expand the knowledge and expertise of individuals in a way that will also impact the quality and success of your advisory practice. We want to promote and inspire continuous learning in an industry that is fast-paced and continuously evolving, or we will be left behind.

A tremendous amount of personal time is invested into signing up, reviewing curriculum, studying, taking practice tests, and of course exam writing. It's important those investing this time into bettering themselves are rewarded.

For some individuals, ongoing learning and professional development is a key motivator to job satisfaction. You may not be able to attract and/or keep talented team members without it.

TENURE

It is important to provide incentives for continued employee loyalty, particularly in an industry that is dynamic and demanding. We are in a global workplace where it is not uncommon for young people (those aged 25 to 34) to change jobs every 3 years on average. This compares to those over age 65 where the average is every 10 years.

Not only does this emphasize the importance of recognizing and awarding commitment, but it also ensures the total compensation package meets the needs of the individual in terms of what they value most.

For some individuals, consistency in job and familiarity of the workplace is a key motivator to job satisfaction. They will be inspired to want to stay in the same workplace, provided their other basic compensation needs and aspects of job satisfaction are being met.

PERFORMANCE & ATTITUDE

Performance

Performance can only be measured when there are clearly defined criteria and expectations set for each role. We call these key performance indicators (KPIs), and they vary from role to role based on the core responsibilities of each individual.

Having an annual formal discussion to carefully review and assess key performance indicators is highly recommended. Initiating a semi-annual check-in is also recommended to ensure continued accountability and the ability to course-correct where needed.

Any improvements in performance should be recognized and acknowledged with words and praise, or at the very least, during reviews (and if possible, on a more regular basis when warranted). Everyone wants to know they are valued and appreciated – and they are doing a good job.

Attitude

Attitude is subjective at best and difficult to quantify. Nevertheless, it can have a profound effect on a person and team. As such, we would expect everyone to have a ‘good attitude’ and performance, but from time to time you come across people with ‘exceptional’ attitudes and performance. All things being equal, these types are your keepers. You need to go the extra mile for them, just as they do for you. For instance, this is where you can choose to pay them at the high end of the designated salary range.

Unfortunately, there may be people who have unsalvageable poor attitudes, and we would expect they should not continue to be members of your team. This is just one of those hard decisions that needs to be made. Make no mistake, the team and your business will be better off for it. You don’t want one member to taint the team and stand in the way of achieving your vision.

For some people, having specific goals and targets to strive toward is highly motivating. These types are also often inspired and motivated by recognition and appreciation for achieving their goals. Performance and attitude are often embedded in the DNA of overachievers, so if this is who you want on your team, you need to incorporate this into your compensation package.

BASE PAY SUMMARY

When you put a structure in place to support this, it is clear for everyone there are pre-determined criteria for determining compensation. Therefore, the only rational reason for an increase (initiated by either party) would be under the following circumstances:

- The team member is now holding a new position with you,
- The team member acquired additional education, which will benefit the business,
- The team member had acquired an additional year of tenure with you, and
- The team member is exhibiting outstanding attitude and or performance.

What a sense of complete freedom to know there is order and structure to all of this – yes, a process to rely on.

Variable Compensation

Profit-Sharing, Bonuses & Incentives

The second monetary component of the compensation package may be in the form of profit-sharing, bonuses or incentives. The criteria for earning these must also be clearly defined so it is transparent, and everyone understands. Although this part of the compensation may be a more significant part of the package for others, based on specific roles, we believe it's important everyone on the team has the ability to share in the upside of a successful advisory practice in some way.

PROFIT SHARING

Profit-Sharing is an important part of a compensation package². Before we dig into it, it's important to understand it in the context of total compensation.

When it comes to profit-sharing with your team members, it:

- Demonstrates your willingness to share in the success of your practice
- Shows you value helping them achieve their personal financial goals
- Creates an awareness of profitability (versus production)
- Helps prioritize business activities that drive profitability
- Creates an awareness about expenses
- Encourages efficiency to minimize expenses
- Promotes committed support of your vision
- Helps attract and retain high quality individuals

Over the years we've observed a few common flaws related to profit-sharing. We want you to be aware of these flaws and provide you with solutions to overcome them.

First, profit-sharing is often calculated as a straight percentage of net or gross production, which does not necessarily reflect profitability. You have likely experienced volatile months in the past, where you were barely covering your expenses, and yet your team was still reaping a bonus. This profit-sharing model can breed a feeling of 'entitlement' and doesn't reflect profitability. It simply doesn't work.

Second, profit-sharing is often paid out on a monthly basis along with Base Salary. This tends to create a 'salary' mentally and your team will come to expect it – even when the bad months hit. In fact, most individuals will quickly adjust their standard of living to reflect the profit-sharing component when it is paid monthly. This means they will be susceptible to volatility and generally respond negatively to any downturns in their bonus – even when caused by factors beyond your control (i.e., think a fee-based practice in a down market).

² The amount generated by profit-sharing will vary depending on the role and the level of profitability within a practice.

Finally, profit-sharing has often been done on an arbitrary basis. This model may be easy to maintain when you have only one team member, but as your team grows so does the complexity of your profit-sharing. This can also result in confusion about how it actually works.

Like everything else in your practice, we recommend you establish a profit-sharing process that serves you over the long run. Refer to the [Take Action](#) section of this strategy for step-by-step instructions on how to achieve this. We also suggest you calculate and pay profit-sharing on a quarterly basis. This gives you a reasonable time frame to measure profitability and makes it more likely it will be viewed as the ‘profit-sharing’ it was intended to be. Finally, you need to clearly communicate this process to your team, so they understand it.

This profit-sharing model:

- Is based on a formula that reflects profitability
- Allows advisors to draw a monthly salary and/or return of Owners Equity
- Allocates profit based on the contribution of each individual
- Is calculated and paid quarterly

Step 1: Determine your Net Profit

Complete the Net Profit³ equation for your practice.

$$\begin{array}{lcl} \text{Begin with:} & \text{Gross Production} \\ \text{Less:} & \text{Firm Payout} \\ = & \text{Net Production} \\ \text{Less:} & \text{Fixed & Variable Expenses}^4 \\ \text{Less:} & \text{Owner's Equity}^5 \\ = & \boxed{\text{NET PROFIT}} \end{array}$$

Step 2: Determine your Team Profit-Sharing Pool

Decide what percentage you want to allocate to the Team Profit-Sharing Pool.

$$\begin{array}{lcl} \text{Begin with:} & \boxed{\text{NET PROFIT}} \\ \text{Multiply by:} & \text{Team Percentage}^6 \\ = & \boxed{\text{TEAM PROFIT-SHARING POOL}} \end{array}$$

³ Begin with current information, but also consider your projected income and expenses.

⁴ This includes all expenses incurred to operate the business, including the Advisors draw or monthly salary.

⁵ This may or may not be a component you choose to include in the formula.

⁶ This percentage will vary from practice to practice.

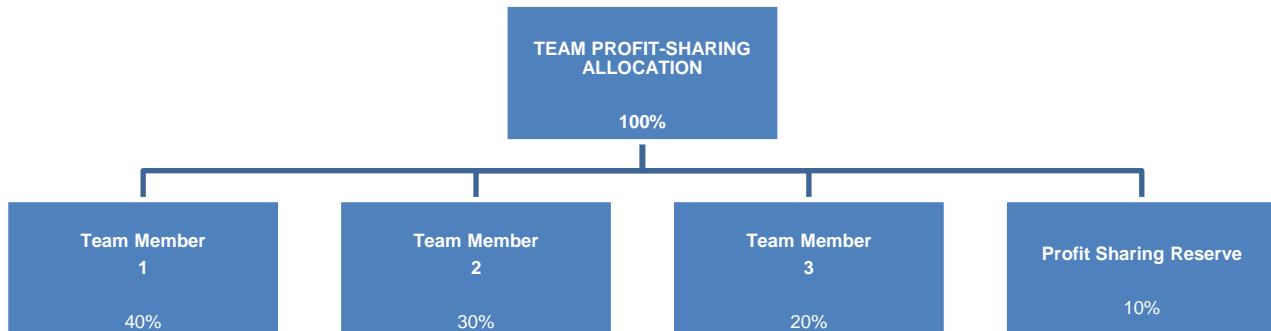
For example, 75% of Net Profit may be allocated back to you, the Advisor, and 25% made available for team distribution.

Choose a percentage that puts this number in a range you are comfortable with.

Step 3: Determine the Individual Profit-Sharing Allocations

Assign each team member their 'share' of the Team Profit-Sharing Pool. Individual allocations should be based on contributions to the team (role, responsibilities, education, tenure, attitude, and performance).

Individual Profit-Sharing Allocation - *Example*



We recommend you leave a 'reserve' in the Team Profit-Sharing Allocation to allow for:

- Special team acknowledgements (concerts, dinner, and other team events)
- Special individual acknowledgements (flowers, gift certificates, etc.)
- Providing team perks (parking, gym memberships, etc.)
- Paying out an extraordinary year-end or holiday bonus

Each year the 'reserve' should be spent in full on the team.

Step 4: Final Review & Adjustments

Adjust variables and assumptions in Steps 1 through 3, if required, to achieve your desired outcome. The profit-sharing process must make sense for your practice while also providing motivation to your team.

If you have a profit-sharing process that allows individuals to financially achieve when the practice does, it becomes the driving force behind future compensation growth. Having a stake in the upside helps attract and keep the right kinds of individuals.

BONUSES

Offering bonuses is another way of rewarding your team and some may choose to use this approach instead of the profit-sharing. The premise here is your team is rewarded if the overall advisory practice is in a position of awarding a bonus and the individual is deserving of it.

Depending on the specific role, bonuses may be paid monthly, quarterly, semi-annually, or even annually. For administrative positions, it is recommended that the bonus is not paid monthly as it is often embedded into their cost of living and doesn't provide a margin of safety in the event of sudden changes in bonus level.

What is important for your team is to KNOW the schedule of bonuses being paid and the criteria for which they are earned. Some teams have a simple calculation as a percentage of gross or net sales, while others look at reaching specific targets related to AUM and/or Production. Some have a combination where there is a percentage paid and then at the end of the year an extra bonus is received if these other goals are achieved.

Some teams also initiate bonuses for a variety of business circumstances the team handles extraordinarily well or completing big initiatives. This may involve helping the advisor change firms or a significant re-papering and restructuring of portfolio management for clients – both of which involve a lot of extra time and effort. You will know when something extraordinary is happening and your team is really stepping up – and when that happens, you have an opportunity to do something unexpected and show them how much you appreciate them. This could be in the form of a monetary bonus or something else, like a team dinner celebration, weekend get-away package or Gift Certificate to their favorite store or service provider.

At the end of the day, the bonus should be interpreted and received for what it is intended – a gift and recognition for great work.

INCENTIVES

Some advisory teams and firms have incentives related to specific initiatives that are also paid. Many teams, however, do not incorporate extra incentives and don't need to because of the effectiveness of their total compensation package.

An example of this is firm-driven initiatives or campaigns related to sales. Another example is advisory teams who provide incentives for new client assets brought into the advisory practice, which is often paid as a percentage of the new assets or a flat-rate fee.

Paid Time Off

Vacation, Statutory Holidays & Sick Days

Holidays and paid time off are important to employees because it helps ensure they are refreshed, healthy, and motivated to work hard.

For more and more people, time off is becoming a key part of the compensation package – and often they are willing to readily sacrifice some of the pay component to earn access to additional time off, even if it is unpaid. Adapting to an environment where work-life balance is increasingly a high priority for some is important, but not without its challenges. We fully support flexibility here as long as the integrity of what is required by the role is not being compromised – meaning the advisor, the team, and the clients are not adversely affected.

We also believe part-time work is an optimal solution in specific cases. It can afford the advisory team the opportunity to utilize and leverage expertise and talent which they may not need on a full-time basis – meaning they can access it for a fraction of the cost of a full-time solution.

Under all circumstances, adherence to labor standards must be followed as it relates to all paid and unpaid time off.

VACATION

Everyone needs time off and holidays provided in the compensation package must meet the minimum requirements by labor standards and you may in some cases be able to exceed them. Many firms provide incentives by offering additional holidays after a certain number of years with the firm up to a maximum number of weeks.

STATUTORY HOLIDAYS

In addition to ‘Vacation Time,’ many compensation packages also allow for paid Statutory Holidays, some of which are Federal, and others may be Regional.

SICK & PERSONAL DAYS

In many circumstances, time off also defines a number of allowable sick days or paid time off for a variety of personal reasons, such as a death in the family or moving.

UNPAID LEAVE

In some cases, unpaid leave is also highly valued. This can be applied to a sabbatical, special trip, or extended time to stay at home with children and family.

THE GIFT OF ‘WORK-LIFE’ BALANCE

Another great way to show appreciation to your team members is to allow for **EARLY DISMISSAL** on Fridays throughout the summer. Some teams have a general rule that 2:00 pm is quitting time on Fridays at the office and the entire team starts their weekend early. Other teams rotate through the team members with each one having a chance to start their weekend off a little earlier. Never underestimate the power of giving some a two-hour start to their weekend!

MEAL BREAKS is something we don’t often think of – but for some they don’t want or need an hour for lunch. In fact, they would rather miss the traffic on the home commute and leave 30 minutes earlier. In other cases, maybe 30 minutes is being offered and the individual would prefer the opposite – an hour to eat and hit the gym or get in a walk – and leave 30 minutes later. The impact on their work-life balance can be significant, so it’s important to ask what their preference may be here so long as their position affords that flexibility.

The next time you are stuck trying to acknowledge extra efforts or trying to find a Christmas present or birthday gift for one of your staff, consider giving the **GIFT OF TIME**. You can present it in the form of a nice card that indicates they have a specified number of day(s) off.

This is often a wonderful and most welcomed acknowledgement because:

- Money goes quickly, but everybody values time. Most of us don’t have enough of it to spend with our friends and family. It truly is a luxury for most people to get extra paid time off (even one day makes a difference),
- The employee doesn’t have to pay extra taxes on it as they would a bonus,
- It doesn’t cost the IA anything ‘directly,’ and you can suggest the time off be taken during summer and Christmas when things are generally slower (when productivity is least affected), and
- You choose the number of days, and the value is relative to the staff’s compensation. You can get the same gift essentially for everyone on the team, but the value is inherently different (i.e., two extra days off at Christmas).

Work-life balance is becoming increasingly important to so many. Look for ways to embed this into your compensation package approach to attract and keep GREAT people!



Security & Extras

Healthcare, Life & Disability Insurance & Much More

SECURITY

Benefits can be in the form of medical, dental, insurance, pension, or other benefits. Availability and access to employee benefits will vary from firm to firm. All benefits may not be required by each employee, so be sure to find out which ones are required and desired.

Some benefits are earned over time with tenure through the company. Staff don't necessarily get 'carte blanche' for all benefits on day one as a new employee. This access to additional benefits over time is another method of motivating staff to remain part of your team. It fosters loyalty and provides acknowledgement for their continued commitment to your advisory team.

Here are some of the most common benefits related to Security in a compensation package:

- Health Coverage
- Dental Coverage
- Life Insurance
- Disability Insurance
- Long-Term Care Insurance
- Retirement Contribution Matching

Some of these benefits are not fully funded but partially funded by the advisory team and/or firm. Either way, they are still an important component of compensation for many people.

EXTRAS

Some benefits aren't security-based at all; however, they can be meaningful to some.

Here are a few to consider adding to your compensation package:

- Paid Parking
- Gym Membership
- Meal Allowance
- Expense Account
- Leased Vehicle
- Other

It's a natural conclusion to say that providing a solid compensation package is important in attracting and keeping good employees. Equally important is setting aside the time and resources to appreciate and acknowledge their efforts and accomplishments as it relates to their contributions to your business. Have a process for this element of your business and it will make your (and their) life a lot simpler. Everyone will be on the same page.

Compensation Worksheet

Use this worksheet to jot down your ideas and begin formulating your compensation approach – ensuring it covers each of the 4 pillars required. Be sure to consult with your HR Division and be aligned with Labor Laws & Regulations in your area before putting anything into practice.



1 Fixed Pay – Base Salary

2 Variable Pay – Profit-Sharing, Bonuses & Incentives

3 Paid Time Off – Vacation, Statutory Holidays & Sick Leave

4 Security & Extras – Healthcare, Insurance & More

Compensation Package Summary

Today's Date:	[Date]
Date Hired:	[Date]
Name:	[Name]
Position:	[Title]
Registered:	Yes or No
Hours:	Monday-Friday 7:00 am – 3:30 pm (40 hours)

Please note everything in this document is to remain confidential and not to be discussed with others at the firm or it may jeopardize the discretionary elements outlined below.

BASE SALARY

Your base salary is \$x.

Your salary may increase by completing mutually agreed upon education which directly contributes to your role and the growth of the overall practice. We will provide a list of appropriate educational enhancements related to your growth and enhancement, as well as indicate the amount of salary increase awarded based on successful completion of these courses.

If applicable, include additional information related to annual pay increases associated with cost-of-living increases (inflation adjustment).

PROFIT-SHARING, BONUSES & INCENTIVES

These are discretionary allocations based upon your role, performance, attitude, reliability and ultimately helping the team achieve the desired results.

PROFIT-SHARING

This amount is determined by calculating the actual profitability of the team (revenue minus expenses) and is based on the following assumptions:

- Our Annual Business Targets for Production are met or exceeded.
- Our Client Service Standards are met or exceeded.
- Your Annual Performance is on track with the current assessment.
- Profit-Sharing is determined and paid annually when profitability is achieved.

Based on our projected profitability, we expect this to be approximately \$x paid as follows: [indicate annual, semi-annual, quarterly].

BONUS

At this time, you will be allocated X% of Net Revenue based on the following:

- Our Annual Business Targets for Production are met or exceeded.
- Our Client Service Standards continue to be met or exceeded.
- We don't experience any extraordinary expenses which are significant.
- Your Annual Performance is on track with the current assessment; and
- The Performance & Contribution Pay is determined and paid monthly/quarterly.

Based on our projected profitability revenue we expect this to be approximately \$x paid as follows: [indicate quarterly or monthly].

INCENTIVES

Based on incentives we expect this to be approximately \$x paid when incentive criteria are achieved.

The total estimated value of the annual monetary portion of your compensation is as follows:

\$

BENEFITS PACKAGE

Your benefits package is comprised of the following components:

- Paid Time Off
- Healthcare, Insurance, Retirement & Other

The specific aspects of your benefits package are contained on the following page.

The total estimated value of the benefits portion of your compensation is as follows:

\$

BENEFITS PACKAGE SUMMARY

TIME OFF	ELIGIBLE
Annual Paid Holidays – X Days	
Statutory Paid Holidays – X Days	
Other – Sick Days, Flex Time, etc.	
HEALTH BENEFITS	
Medical Care	
Dental Plan	
Eye Care	
Other	
INSURANCE BENEFITS	
Life Insurance	
Disability Insurance	
Long-Term Care	
RETIREMENT SAVINGS	
Retirement Matching Program	
Other	
OTHER BENEFITS	
Gym Membership	
Parking Provided	
Flexible Working Arrangements	
Expense Account	
Childcare	
Other	

My Action Items & Notes