



THE PANGBURN GROUP



**SERVICING CLIENTS  
SINCE 1996**





**T**he Pangburn Group offers comprehensive recordkeeping solutions for nonqualified benefit plans and employer owned life insurance programs. From plan consultation and implementation to accounting and compliance, our client experience and proprietary technology provide a unique offering in the industry.

We serve businesses, nonprofit organizations, and financial institutions of all sizes across the country. We maintain strong relationships with financial advisors, major life insurers, trust companies, and other professional advisors, providing exceptional servicing on a fee-for-service basis.

## OUR BUSINESS MODEL

The Pangburn Group offers our clients a wide variety of plan design and servicing options, applying industry best practices across all of our services.



## WHAT MAKES US DIFFERENT

Exclusively focused on nonqualified plans, our deep expertise provides clients with faster response times and the highest quality service. This specialized concentration allows immediate access to market trends and regulatory knowledge when compliance needs arise.

Because we are not a product company, our services are designed to complement financial advisors rather than compete with them. We are unbiased and have the plan sponsor's best interest in mind. Our reasonable minimum fees and volume discounts ensure fees remain competitive in all segments of the market.

Our proprietary and flexible technology, developed in-house, results in superior automation and internal efficiencies. Our systems and processes are scalable to both small and large plans.

We remain responsive in an environment of ever-increasing vendor due diligence. We maintain programs for cybersecurity, business continuity, and risk management, and our business controls are audited annually by an external auditor.

# PLANS SUPPORTED

## NONQUALIFIED BENEFIT PLANS

- Account Balance (Defined Contribution)
- Non-Account Balance (Defined Benefit)
- Phantom Stock
- Stock Appreciation Rights
- Section 457(f)
- Short-Term Deferral

## LIFE INSURANCE PROGRAMS

- Corporate Owned Life Insurance
- Bank Owned Life Insurance
- Split Dollar Arrangements
- After-Tax Programs



## DESIGN & CONSULTATION

Effective plan design is critical to a plan's longevity and your overall satisfaction in solving a business need.

Our experienced consultants recommend best practices in plan design and will assist you in developing solutions to address retention and recruitment concerns.

Whether you desire to establish a new nonqualified benefit plan, reinvigorate an existing plan, or need to address regulatory and compliance concerns, our consultants are prepared to guide you through the plan design and/or review process.

Design consultation based  
on industry best practices  
and operational efficiencies



Customized prototype  
documents, enrollment  
forms, and/or amendments

Benefit modeling



Facilitating streamlined  
conversions from prior  
recordkeepers

Plan sponsor education



Pre-purchase analysis for  
bank owned life insurance  
programs



## **RECORDKEEPING**

The Pangburn Group provides comprehensive recordkeeping for nonqualified benefit plans and insurance programs, including plans subject to Code Section 409A, grandfathered plans, short-term deferral plans, Code Section 457(f) plans, and split dollar arrangements.



## WHAT WE DO BEST

- Suggested GAAP accounting and management reports
- Event tracking and calculations
- Enrollment (online or hard-copy)
- Plan sponsor online access
- FICA reporting
- Reportable income for split dollar arrangements
- Participant benefit statements
- Compliance reporting for financial institutions in accordance with current regulatory guidelines
- For daily valued plans (availability varies based on design and informal funding source):
  - » Participant online access
  - » Plan asset-liability monitoring
  - » Automatic alignment of policies or mutual funds with plan liabilities
- Ongoing education for plan sponsors regarding plan operations and regulations
- Timely communication of legislative and regulatory changes

## OUR CULTURE

In business since 1996, The Pangburn Group is a stable, growing company with over 50 employees.

Our second-generation management team continues to instill deeply rooted family values into our culture.

Working with us is easy, and our business model has withstood the test of time. The combination of our professionalism and culture of caring sets us apart, and our expertise delivers every time.

## GETTING STARTED

Ready to get started? Contact one of our consultants today.

From there, you will have an initial discovery call, where we will learn more about your specific business needs. Our team will design a custom plan and will assist in its implementation and the education of your team. In addition, all Pangburn clients receive ongoing reporting from our dedicated servicing team. From the inception of the plan until the last payment is made, the plan sponsor can rely on our unwavering support.

Contact a consultant at **800.634.3287 ext. 1**  
or **[info@pangburngroup.com](mailto:info@pangburngroup.com)**, or visit **[pangburngroup.com](http://pangburngroup.com)**  
for more information.



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