



*A news journal for clients and friends of
Corporate Compensation Plans, Inc.*

September 2006

A man without a contribution



*Will contributions to your 401k stop if
you become disabled?*

401K **SECURE**[®]
Preventive Wealth Care™

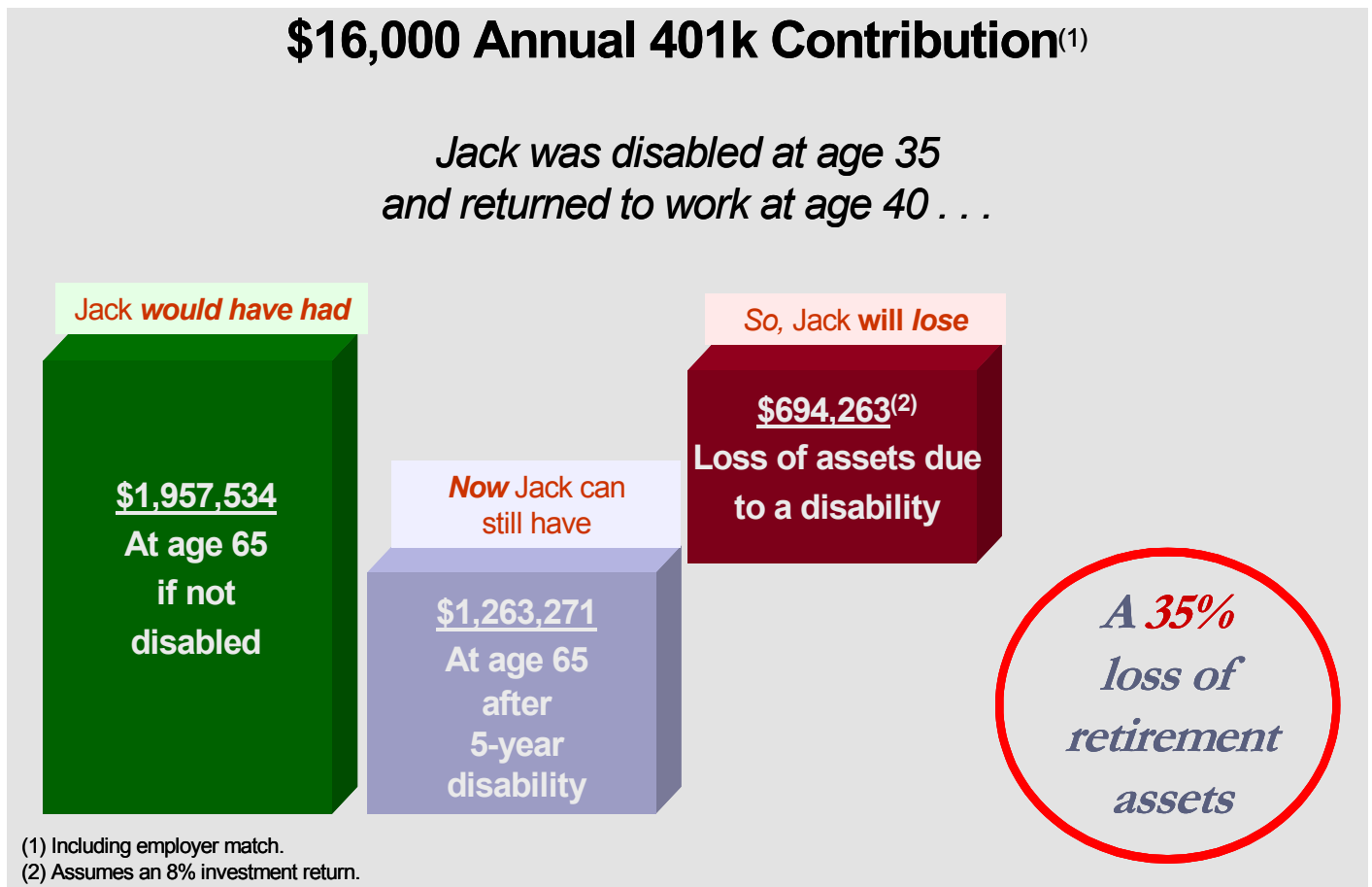
Jack Reynolds—A man without a contribution

Jack Reynolds survived a serious car accident, but his body suffered extensive injuries.

Unfortunately, so did his 401k plan.

Jack, like some 50 million other 401k plan participants, banked a good part of his financial future on his 401k and profit sharing plans. However, Jack didn't know that, when plan participants become disabled, their contributions **stop** and they can face catastrophic losses of their retirement assets.

The good news is that Jack was able to return to work five years after his accident. The bad news is that because of the interruption in contributions, he will lose **over one-third** of his expected 401k assets.



Jack is not alone because, according to standard disability statistics, **3,000,000** 401k participants will become seriously disabled over the next ten years. As a result their 401k contributions will stop, causing many to face catastrophic losses of their retirement savings.

The solution— Preventive Wealth Care with 401kSecure®

Preventive health care programs have become a key element in helping employees remain active, healthy, and working.

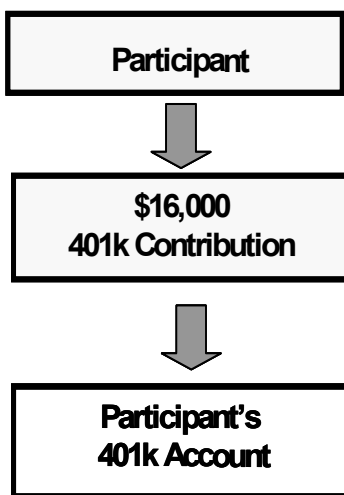
Now it's time for **Preventive Wealth Care™**.

401kSecure is an **essential** component of *Preventive Wealth Care* because it **continues** contributions to disabled employees' 401k accounts so their retirement assets will continue to grow just as if they were working — allowing for *healthy* retirement savings.

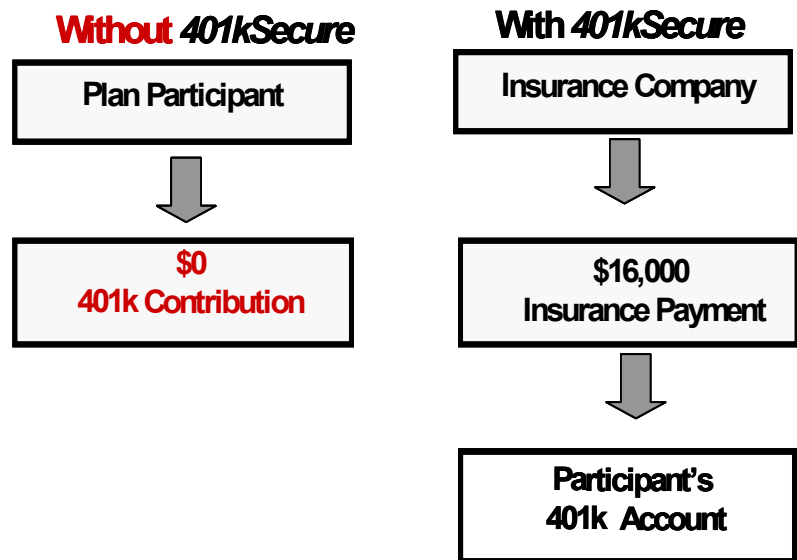
Here's how it works: 401kSecure is a patent-protected disability policy that is owned by a 401k or profit sharing plan as an **investment**. The disability insurance benefit is equivalent to participants' contributions and, when they become disabled, it is payable directly into their 401k plan accounts.

For example:

While a participant is healthy and working



If a participant becomes disabled



“Our mission at Corporate Compensation Plans is to guarantee that all 401k plan participants have peace of mind knowing that contributions to their plans will continue when they are disabled so their retirement assets will continue to grow just as if they were working.”

401kSecure is an essential 401k benefit

Jack Reynolds was lucky in a way — he recovered and was able to return to work. A great many disabled employees never get that chance because their disability is so serious that they can never work again; for those employees their retirement losses are truly catastrophic.

Totally disabled at age:	Loss of Retirement Assets at age 65 ⁽¹⁾		
	\$16,000 annual contribution	\$42,000 annual contribution	\$70,000 annual contribution ⁽²⁾
35	\$1,957,534	\$5,138,526	\$8,564,211
45	\$ 790,767	\$2,075,763	\$3,459,605
55	\$ 250,328	\$ 657,110	\$1,095,184

(1) At 8% interest.

(2) Includes contributions to NQDC plans.

For more information visit our website:

www.401ksecure.com

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