



**Specialists  
in Executive  
& Corporate  
Benefits**

# An Executive Overview

**Meridien**

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# Our Mission

## ***Our Mission Statement:***

To develop, maintain and communicate benefit programs that help our clients *accumulate*, *preserve* and *transfer* personal wealth.

# Our History

1975  
Meridien founded.

1975  
Co-founded New England Trust Company.

1982  
Meridien Financial Group, Inc. founded as a FINRA broker/dealer.

1997  
Firm developed proprietary system for qualified plan provider selection and ongoing service.

2005  
Meridien is endorsed by SBANE as its membership's choice qualified plan provider.



2007  
Plan Sponsor Magazine selects Meridien as one of its Best of the Best.



1980

1990

2000

2010

1975

1985

1995

2005

2010

1980  
Pension Services, Inc. founded as a third party administrator (TPA) and provided services to over 500 qualified retirement plans.

1990 though 2009  
Firm was an active member of M Financial Group and is currently a tenured member and shareholder (2009 to present).

2000  
Firm's assets under management exceed \$500M.

2010  
Firm joins the International Forum.



2011  
Firm establishes RETIREplus.



# Our People

## □ Our Principals:

- Have over 70 years of *combined* experience providing Insurance and Investment Services to Corporations, Executives and Affluent Individuals.
- Have founded trust companies, third party administration firms and FINRA Broker/Dealers.
- Have been members of such prestigious organizations as AALU, M Financial Group, International Forum and The Chief Executive Club.
- Serve as primary relationship managers for all key accounts.

## □ Our Team:

- Has an *average* of over 22 years of experience in providing Insurance and Investment Services to Corporations, Executives and Affluent Individuals.
- Hold designations such as CFP®, CLU® and ChFC® and MBA.
- Has dedicated design, installation and relationship management units.

# Our Focus

## ❑ Non-Qualified Plans

- Meridien is a leader in the conceptual design, financial performance analysis and product negotiation of corporate owned life insurance used as a vehicle to fund executive benefit programs and other non-qualified, employer-sponsored benefit plans, and corporate cash reserves.

## ❑ Qualified Plans

- Meridien is a leading source for qualified, employer sponsored retirement plans. We offer Plan Sponsors a customized and unbiased approach to analyzing and enhancing retirement plan systems using your specific needs and demographics.

## ❑ Life Insurance

- Meridien provides unique life insurance strategies for affluent individuals, organizations and corporations, whose insurance needs require innovative solutions.

# Non-Qualified Plans

- ❑ We design, implement and administer executive benefit plans that supplement restrictive qualified retirement and group insurance plans for highly compensated professionals. We create executive benefit plans that are cost-efficient and effective. These plans include:
  - Salary Continuation Plans
  - Split Dollar Insurance Plans
  - Deferred Compensation Plans
  - Supplemental Executive Retirement Plans (SERP)
  - Executive Bonus Plans
  - Executive Group Term Carve Out Plans
  - Executive Disability Plans

# Qualified Plans

- ❑ We provide administrative support and consultation to plan sponsors through a comprehensive best practices service model. These key services include:
  - Designing a customized Request For Proposal
  - Conducting our proprietary analysis to evaluate and benchmark leading plan providers to match employers with optimal systems
  - Reducing overall plan costs and enhancing provider services
  - Helping employers establish a Plan and Investment Committee
  - Educating the Plan and Investment Committee with respect to products and services
  - Conducting Plan and Investment Committee review meetings
  - Resolving provider/vendor issues
  - Introducing retirement plan trends
  - Designing and implementing an annual service schedule
  - Helping Plan Sponsors to manage fiduciary liability
  - Designing and implementing custom communication and education programs

# Life Insurance

- ❑ We work with a client's trusted advisors to develop a plan of action. We review each client's plan to be absolutely certain that it continues to accomplish their long-term objectives.
  
- ❑ Some solutions include:
  - Split Dollar Insurance Plans
  - Premium Finance Arrangements (carrier approved)
  - Restricted Property Trust Arrangements

# RETIREplus

- ❑ **RETIREplus**, a sister company to Meridien, provides best-in-class voluntary benefit programs to organizations of all sizes nationally.
- ❑ Experienced enrollment professionals delivering clients' employees necessary and underutilized protections, including:
  - Critical Illness Coverage
  - Cancer Policies
  - Hospital Indemnity Insurance
  - Accident Plans
  - Life Insurance
  - Short Term Disability Insurance
- ❑ An exclusive source for the *College Tuition Benefit Plan*

# Disclosures

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