

CLARK CONSULTING™  
INVEST IN EXCELLENCE

A Leader in Strategic Financing and Investment  
Solutions to the Unfunded Liabilities of  
Executive and Employee Benefit Obligations

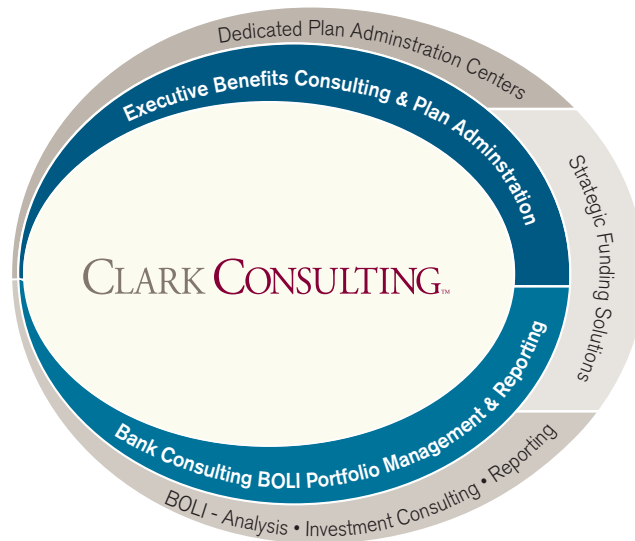
## MANAGING BUSINESS RISK

What if you faced earnings fluctuation and shortfalls from credited rates or a mismatch of assets and liabilities? Or a poorly designed benefit plan with weak cash flow. Loss of executive talent, failure to execute on a key plan. Unexpected consequence of an executive's performance on earnings. What do you do?

Risk management is center stage in well-run companies because risk is inevitable. Clark Consulting manages business risk and works to optimize returns relative to risk in a three phase effort. **Anticipation. Analysis. Action.** We identify long-term obligations in advance; resolve unfunded liabilities and replace with higher performing products.

## MULTIPLE SOLUTIONS—SINGLE POINT OF SERVICE

Clark Consulting delivers multiple risk-managed solutions across a single platform. Clients are the center of our attention. Return relative to risk is at the center of what we do.



## RISK-MANAGED

We develop the full spectrum of nonqualified executive and employee benefit plans, as well as the informal financing of those plans, with risk-managed life insurance contracts. Plans are serviced by Clark specialists whose backgrounds cover benefits consulting, legal, tax, accounting, finance, management and human resources.

What's more, through our registered investment advisor, we offer well-priced, fee-transparent, solid fund classes to accumulate retirement earnings. And, manage the potential risk of long-term obligations by stabilizing against market volatility. For example, one approach may offer provision of stable value wraps through third-party partners to minimize volatility in product placements.

## **STRATEGIC INVESTMENT & BENEFITS**

Organizations need competitively priced ways to finance pre- and post-retirement benefit liabilities. Clark professionals use their experience and ingenuity to advise on the most efficient route to results. Generally, Bank- and Corporate-owned life insurance (BOLI/COLI) products are efficient financing vehicles because they offer the right framework to manage business risk, balance benefit costs, optimize earnings and improve shareholder value.

### **PORTFOLIO AND BENEFIT BOLI**

Clark Consulting pioneered BOLI in 1982 and remains the market leader with major national banks that invest in BOLI. Our long-standing relationships with the nation's top insurance carriers and fund companies and the most innovative investment management firms on Wall Street, benefit clients with a broad perspective, solid advice and premium service.

BOLI is also the financing tool of choice for major, mid-sized and community banks that need to offset and recover benefit expenses. Clark's BOLI placements number in the thousands and offer competitive yields. Many banks prefer BOLI Separate Account structures with tax-advantaged stable value wrap to amortize costs, smooth earnings and credit rating volatility.

### **BEST PRACTICES IN BENEFITS**

At the point of plan design, managing risk is pivotal. Clark is expert at the design, informal financing and administration of executive and employee benefit plans. We demystify the process with shared knowledge in *Best Practices* and impart that knowledge to client organizations.

Our obligation is to prepare your organization to be well-defended against business risk from all sides. That's why, we apply a statistically disciplined approach, review historical performance, examine plan costs and measure effect on P&L and cash flow. We advise on available investment options, financing strategies and products. Ideally, plan implementation is as seamless as possible and always within a supportive administrative framework.

## **RISK-PREPARED**

As experts in nonqualified deferred compensation plans (DCPs) and supplemental benefit programs, we know a well-designed benefit program is incentive for corporate leaders to optimize earnings. With performance benchmarks, these plans work like protective walls to insulate the client organization against business loss.

As experts in all types of nonqualified deferred compensation plans (DCPs) and supplemental benefit programs, we fully understand the power of a well-designed benefit program to incentivize corporate leaders to optimize earnings. When structured with measurable performance benchmarks, these plans work like protective walls to insulate the client organization against business loss.

## **INVESTMENT ADVISORY AND RESEARCH SERVICES**

Investment advisory is a key component of Clark Consulting's strategy. A registered investment advisor assists plan sponsors to make prudent choices in investment products. And, Clark investment strategists extend significant value via a systematic and customized approach that produces orderly, long-term results in a risk-managed context.

## **CORPORATE FINANCE WITH COLI**

For the corporate marketplace, companies can shield against risk with COLI products. Clark Consulting is one of the largest COLI providers in America. The corporation purchases COLI on a select group of employees in whom it has an insurable interest, pays the insurance premiums, owns the cash value of each policy and is the beneficiary.

COLI products offer real, long-term tax advantages and help to informally finance nonqualified deferred compensation arrangements, supplemental executive retirement plans and employee deferral plans. Clark offers fixed and variable COLI products from dozens of top-rated carriers; selection results from careful analysis individual business objectives.

## EXECUTIVE PLAN ADMINISTRATION

One painful form of unwanted risk is failure to realize your benefit plan is not serviced properly. Imagine the effect of faulty benefit calculations or lack of communication to participants. And what about the impact of changes in reporting requirements or stricter legislative or regulatory actions. One oversight could lead to a compliance issue.

### PREVENTABLE RISK

Executives are hard-pressed for time and resources. Details can be overlooked. All the more reason why plan administration must be comprehensive and well managed. Or, outsourced to third-party experts. Clark experts administer nonqualified plans, asset services and investment BOLI portfolios with meticulous care— from web interface and online enrollment to legislative updates and reporting documentation.

### ACCESS AND AGILITY

Sponsors and participants enjoy instant online access to all aspects of account information 24/7. And, it is in a highly secure environment protected by a powerful firewall, encryption, disaster recovery plan and multiple offsite storage locations. Most of all, a dedicated client team personally manages the details of your account.

We strive for plan management and quick responses to market change. The goal: to make doing business with us faster, simpler, more satisfying.

## CREATE CONSULTING VALUE

How our client defines value matters to us. We commit to understanding your business and to structure our work around the delivery of that value expectation. Of course, it is different for every client. That's why we have well-seasoned experts who are empowered to solve problems, deliver results and meet expectations. Here's how we work to measure up to our own expectations:

- Demonstrate excellence in all actions
- Anticipate needs, never react
- Be merciless on the ever-critical details
- Make work easier for clients, free of bureaucracy
- Never compromise on trust or respect in any form, with any person

Above all, we are in business to help you manage risk, optimize earnings and meet financial goals with continuous improvement in knowledge, products and services.

If your organization is concerned, like so many today, that business risk is rising exponentially and financial liabilities are more formidable than ever, we invite you to put us to the test.

Together, we can **invest in excellence.**

Learn how your organization can begin to benefit from a relationship with Clark Consulting. Please contact us at **1.800.999.3125** or visit us at **[www.clarkconsulting.com](http://www.clarkconsulting.com)**.

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