

Financial Planning Services for Key Executives

M

THE
MASON
COMPANIES



Your key executives have financial needs as unique as the talents they bring to your company.

They deserve a program as exceptional as they are.

Comprehensive Financial Planning

One is at their best who, when making plans, fears and reflects on everything that can happen, but in the moment of action is bold.

— Herodotus

Most Fortune 1000 companies currently offer company sponsored financial planning to their top tier executives. But not all understand that financial planning can play an important role in retaining key executives and in protecting the executive and the company in today's difficult environment. The Mason Companies have over 20 years of experience in providing highly personalized financial planning services to clients in the U.S. and around the world. Our unique planning process provides objective counsel to clients, while supporting the interest of the corporate sponsor in retaining key executives. In addition, our planning process encourages the executive to make financial decisions in a manner that is sensitive to the company's fiduciary and corporate reporting requirements.

Relationship Based Personalized Service

Our fixed fee approach enables us to focus on building strong, long-term relationships, not billable hours. From the beginning, each planning client works closely with a dedicated financial planner. The financial planner is responsible for identifying and understanding the client's financial and non financial objectives. In some cases, these objectives are known and quantifiable, but often are developed as part of the counseling process. The process entails a wide ranging discussion of the client's needs and goals. A sampling of the areas discussed include education funding objectives, retirement goals, investment risk tolerance, estate planning priorities, and family and charitable giving objectives.

Team Based Planning Process and Design

The Mason Companies Financial Planning Group uses a unique analytical planning process to develop a highly detailed strategic and specific plan of action for each client. The planner leads a comprehensive design team specially selected for their expertise in the specific issues faced by the client. The team includes experts in tax planning, estate planning, education funding, corporate benefits, stock option strategies, deferred compensation, retirement planning, investment planning, and risk management. After collecting and reviewing the initial data with the client, the financial planner consults with these specialists to ensure that each of the client's issues are carefully explored before developing a preliminary set of recommendations tailored to the client's specific situation.

The financial planner then presents each plan to our Design Team for a thorough exploration of the client's planning issues. This ensures that a full range of views and expertise is brought to bear for each client and that all plans meet the highest standards for quality and accuracy before the plan is presented to the client.

The resulting plan covers a wide range of diverse financial topics that reflect each client's specific needs and goals. The comprehensive plan document provides an easy-to-understand presentation of all key aspects of the client's financial situation. Illustrations and checklists are used to clearly explain alternative courses of action and recommendations.

Mason Investment Advisory Services, Inc

Client

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Why Choose The Mason Companies?

- Our roots are in financial planning – it is our specialty. With a 20 year track record of customer satisfaction, over 90% of the executives who participate in our corporate sponsored planning program continue after the initial year.
- We're large enough to provide expert counsel, yet small enough to provide the personalized attention and follow-up that makes the difference between implemented plans and shelfware. Because our roots are in financial planning, and not accounting or law, our clients receive balanced advice representing the thinking of a broad range of disciplines.
- Each plan is hand crafted by a team of case writers and planners, and reviewed by a multi-discipline design team to ensure that each planning client benefits from our full breadth of experience, not just that of an individual planner. Our planning team includes professionals with extensive backgrounds and expertise: Certified Financial Planners; Certified Public Accountants; Chartered Life Underwriters; Attorneys; Masters of Business Administration; a Chartered Financial Consultant; and a Master of Administrative Science. The result: consistent high quality.
- Within our mission of providing objective advice to our planning client, we also view ourselves as an extension of the HR function, to help our planning client receive full value from, and full appreciation for the total rewards package of the company sponsor.

Focus on Implementation

While a financial plan can be useful as a snapshot of where an individual stands in achieving their financial goals, its real value lies in conscientious consideration of and action on the recommendations contained in the plan.

Realizing that a plan has limited value without timely implementation, we devote as much attention to guiding the executive on plan implementation as we do to plan design. We build a series of implementation meetings into our process with time bound deadlines given for decision and action that helps the client act on plan recommendations. Our planners meet with each client six to eight times during the first year to ensure that sufficient attention is paid to all aspects of the planning and implementation process.

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ITEM #	DESCRIPTION OF RECOMMENDED ACTION	PAGE	REC'D DATE	ACTION DATE
1	Consider making \$11,800 per child in 2003 into the Age-Based Portfolio of California's Scholarship 529 plan as a way to fund a portion of your children's education. This plan has the advantage of tax-free growth and withdrawals.	15	2003	
2	The appropriateness of UTMA accounts for Daniel and Ashley is dependent on whether or not they have other taxable income. Assuming they will have relatively little taxable income over the next several years, you should consider gifting an additional \$11,800 per child in 2003. We will evaluate the appropriateness of future funding of UTMA's on an annual basis.	15	2003	
3	During 2005, we recommend establishing at least \$28,000 for the future education expenses of Daniel and Ashley. The Company X deferred compensation program is an excellent mechanism for education funding.	15	2003	
4	Re-evaluate compensation and deferred tax by 2005.	15	2003	

Sensitivity to Corporate Concerns

Your top executives don't make decisions in a vacuum. As leaders of your company, they're also under scrutiny, with disclosure and reporting requirements. Mason planners are sensitive to corporate concerns, and their recommendations reflect these concerns. Because we are financial planners, and not auditors, our advice is independent — as required by the Sarbanes-Oxley legislation.

Financial Planning as a Retention Tool

Often, an executive will consult their planner first when faced with a potential job change. Through the use of proprietary analytical tools, The Mason Companies shows the executive how to maximize the full value of their current compensation package and highlights the lost economic value associated with a decision to change employers. This analysis will often show that the executive is financially better off remaining with their current employer. By fully understanding how compensation elements work together to help reach financial goals, the executive more fully appreciates all aspects of your total reward program and more carefully considers the risks associated with changing employers.

If you would like the quality of your financial planning program to be as exceptional as the quality of your executives, call Bob Corno at 703-716-6000 to learn more.



THE MASON COMPANIES ADVANTAGE

- Objective, individually crafted plans
- Effective individual follow-up to ensure implementation
- High participation and retention rates
- Sensitivity to executive retention and corporate reporting and compliance concerns



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