

# Understanding The Big Picture with Employee Benefits

---

BG Groff QPFC

Joe Finnegan

# Employee Benefits

---

- How do you attract and retain your employees?
- How do you attract and retain your top employees?
- Are your benefits structured in a way that motivate your employees?
- How are you addressing the limitations associated with funding your retirement plan?
- How do you address the use of voluntary benefits?



**Fiduciary  
Reviews**

Retirement  
Planning

Key-Man  
& Buy-Sell  
Planning

Group  
Health  
Insurance

Executive  
Benefits

Wellness  
Programs

Employee  
Education  
& Comm

Group Life,  
DI, Dental,  
Vision, LTC

Plan Design  
& Renewal

# PROTECTION. RETIREMENT. INVESTMENT. ESTATE.

*Trusted Guidance. Comprehensive Solutions.*



- Life Insurance
- Long Term Care Insurance
- Disability Insurance

- Variable Annuities
- Fixed Annuities
- Guaranteed Income Annuities
- Non-proprietary Mutual Funds
- Investment Advisory Services
- Mutual Funds
- Life Insurance
- Long Term Care



- ERISA Based Retirement Plans
- Non-ERISA Based Retirement Plans
- Life Insurance
- Mutual Funds
- Non-proprietary Mutual Funds
- Investment Advisory Services
- Variable Annuities

- Life Insurance
- Charitable Programs
- Non-proprietary Mutual Funds
- Investment Advisory Services
- Advanced Planning Group
- Estate Planning
- Trust Planning Strategies





# Common Issues

---

- Laser-like focus on the business, but personal strategy lacking
- Sale of business required to fund retirement?
- Sale to whom and at what value?
- Printing Business, Medical practice...is the field viable in 30 years
- How to get your money out of the business
- Tax codes have changed and will sunset in 2026 – move money out of the business now while the government is presenting you with the opportunity to do so

BG Groff

(410) 241-4036

[wdgroff@eaglestrategies.com](mailto:wdgroff@eaglestrategies.com)

Joe Finnegan

(202) 679-9135

[jfinnegan@ft.newyorklife.com](mailto:jfinnegan@ft.newyorklife.com)

---

**Thank you!**