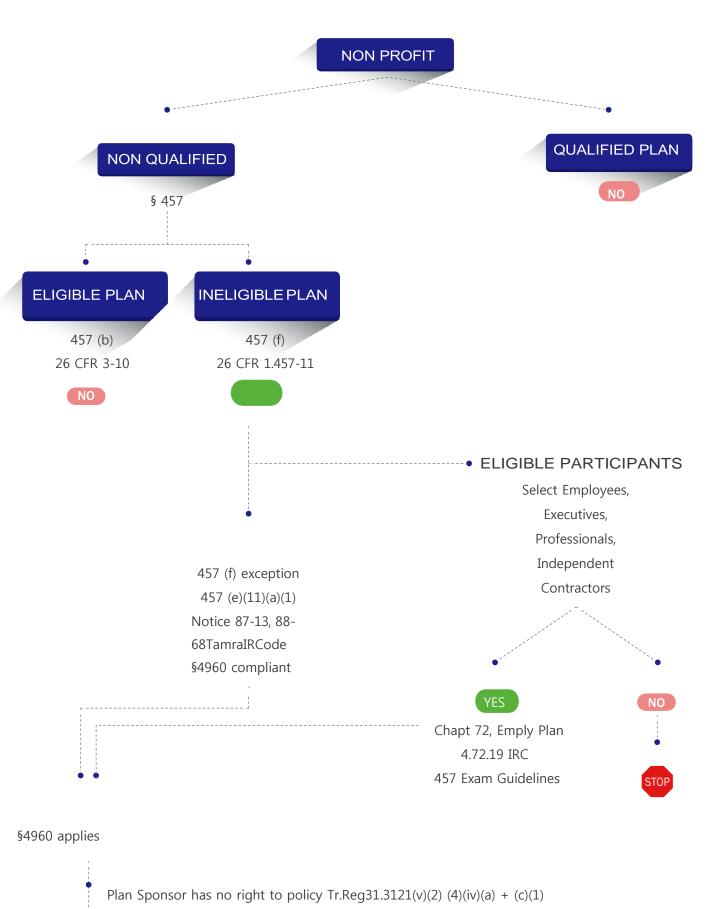
BONAFIDE DEATH BENEFIT PLAN DECISION TREE | § 4960



ADVISORS, LLC

Employee is 1 of 5 highest paid employees-not paid for medical services

Remuneration and parachute payment exceeds \$1MM-5 year average

No lifetime benefit provided by plan § 313121 (v)(2) - 1 (a)(4)(v)(c)(1)+(2)(a)

Is the payment either a salary reduction or employer sourced	YES NO
Is remuneration a qualified direct cost paid to a welfare benefit	YES
plan? Is payment excluded from §457(f)(3)(B) and 457(f)	YES
Payments will avoid 20% excise tax to nonprofit	NO