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Executive Benefit Planning

Corporate executives face many unique wealth management challenges and opportunities. Along with running a successful company and answering to shareholders and a board of directors, they also have complex earnings packages, concentrated stock positions and a high likelihood of liquidity events – which can be difficult to navigate.

Managing these items is increasingly difficult within today's environment. The global macroeconomic environment and unpredictable investor reactions contribute to volatility that can be extreme for executives with concentrated equity positions. Yet, the demands of a corporate executive's career – rapid growth of new technologies, globalization and complex governance and regulatory issues – force corporate executives to spend more time and energy managing their companies at the expense of their personal financial plans and integrated wealth management strategy. Conversely, when executives focus too much on making decisions to manage their benefits, it can create stress and inhibits decision making for companies and employees. It is imperative to put a financial plan in place and have it continually monitored to allow for changing life events, new opportunities and market dynamics.

There are several ways beyond a traditional salary and bonus that a corporate executive can be compensated. A corporate executive can receive stock options, restricted stock units (RSUs), performance stock awards (PSUs), deferred compensation and severance. In addition to these forms of compensation, an employee can receive additional benefits through life, health, disability and long term care insurance when a company pays their premiums.

Executive compensation has evolved dramatically in recent years, in creativity, complexity, and dollar value. Stock options, deferred compensation, RSUs, and other "non-cash" alternative forms of compensation are becoming increasingly popular and making up larger and larger parts of corporate executives' overall compensation packages.

Working with a financial advisor who has deep knowledge and experience with corporate executive compensation is crucial. An advisor can streamline the complexity that comes with wealth and help executives make quick and smart decisions which result in significant personal and financial benefits



over time. In addition, a financial advisor can integrate and coordinate with a corporate executive's network of trusted advisors such as lawyers and accountants. Many corporate human resources departments turn to financial advisors to provide executive benefit planning services to their executives – which in turn highlights in a tangible way all of the benefits that a company provides to a corporate executive.

Callan Capital's Executive Benefit Planning services provide comprehensive, individualized personal financial planning for corporate executives. We help corporate executives gain the confidence they need, so they can focus on what they do best: manage their organization to its fullest. Included in Callan Capital's suite of executive services are pre and post IPO planning, planning surrounding change and control, 10b5-1 consulting, rule 144 and section 16 review, executive stock option planning and concentrated equity strategies.

Ongoing expertise and coordination are critical to help keep a corporate executive on track in perusing long-term goals and objectives in a quickly evolving market environment. Regardless of where a corporate executive is on their career path, it is important to understand the various stages of an executive's career, and how one can take control of and maximize their financial future.

Disclaimer: Callan Capital does not provide individual tax or legal advice, nor does it provide financing services. Clients should review planned financial transactions and wealth transfer strategies with their own tax and legal advisors. Callan Capital outsources to lending and financial institutions that directly provide our clients with, securities based financing, residential and commercial financing and cash management services. For more information, please refer to our most recent Form ADV Part 2A which may be found at www.adviserinfo.sec.gov.



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