



OhioHealth Capital Accumulation Plan (OHCAP)

Summary & Features At-A-Glance

What Is the OHCAP?

OhioHealth's Capital Accumulation Plan (OHCAP) is a voluntary, non-qualified capital accumulation program that allows eligible physicians to contribute, through OhioHealth, on a pre-tax basis.

Designed to be supplemental to existing qualified benefit plans, the OHCAP provides the ability to contribute toward post-employment benefits pre-tax, accumulate earnings tax-free, and ultimately receive distributions on a tax-advantaged basis.

For additional information, please contact Stephanie Devaney at (614) 480-5007.

Recent Industry Trends

Tax and retirement planning are two of the most important financial considerations for any professional. For certain physicians at tax-exempt organizations, the standard employer-provided retirement plans fail to adequately allow for contributions and savings to prepare for retirement.

The OHCAP concept allows physicians the much-needed ability to fill this gap by offering a plan that allows up to 75% of total compensation to be contributed on a voluntary basis. As with other plans, contributions are typically elected annually, and contributed on a bi-weekly basis.

The OHCAP Difference

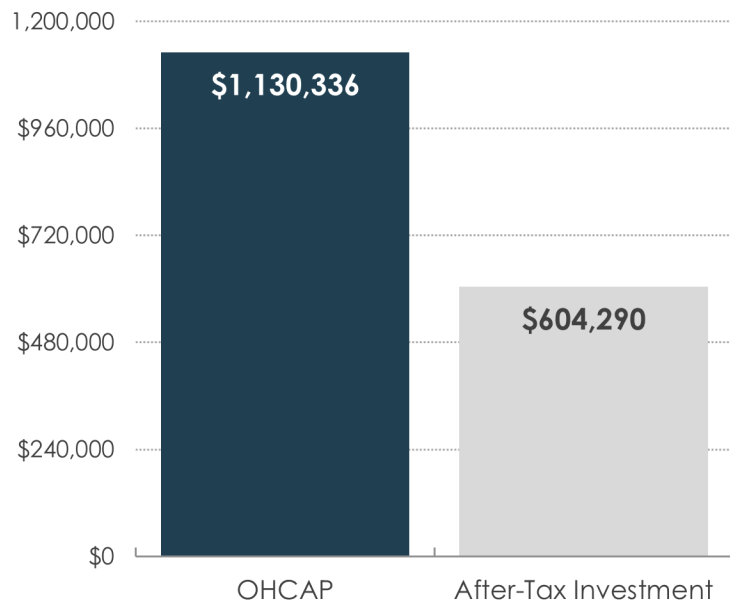
Recently, the IRS essentially eliminated all of the "traditional" pre-tax deferred compensation plans sponsored by tax-exempt organizations. In related guidance, the design of the OHCAP was confirmed as being exempt from these restrictive rules and limitations.

Benefits are fully vested from inception without taxation and completely insulated from employer creditors. Certain financial products are required to be utilized to be exempt from the IRS rules relating to deferred compensation plans. Accordingly, specialized life insurance products are utilized, providing the maximum tax advantages to the participant with the most efficient financial results.

Key Features & Benefits

- ◆ Pre-tax contributions
- ◆ 20% OhioHealth Administrative Fee Offset added to every dollar of your contribution
- ◆ Full suite of self-directed investment options, including equities and fixed income
- ◆ Collared index strategy with 0% floor earnings guarantee
- ◆ Plan distributions are non-taxable
- ◆ May include a supplemental life insurance benefit
- ◆ Favorably reviewed for tax purposes by several national law firms, consulting firms, and counsel for OhioHealth

Distribution Comparison (1)



(1) Representation for physician, age 40. Assumes annual contributions of \$40,000 for five years, with annual retirement distributions from age 65-85.
 Note: Assumed earnings rate of 6.0%. Assumed income tax rate of 35.0%; tax rate on after-tax earnings of 20.0%. Includes OH Administrative Fee Offset of 20% in OHCAP projections.

About Keystone Benefit Group

For over 30 years, Keystone Benefit Group has provided leading edge solutions for executives and key employees of tax-exempt organizations. Known industry-wide for technical expertise and creativity, Keystone's clients can expect customized solutions for their benefit needs. Our proprietary solutions and concepts allow highly compensated employees to achieve their tax planning and financial goals by implementing supplemental programs that allow the individual to create ultimate financial security. Keystone's principals have implemented plans at over 150 independent organizations including large regional health systems, trade organizations, major teaching hospitals and medical schools, universities and other various tax-exempt executive groups.

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