

**NQDC STARTUP &  
TAKEOVER OPPORTUNITIES:**

# **An Advisor's Prospecting Playbook**

A practical guide to  
identifying, engaging,  
and advancing  
nonqualified plan  
opportunities.



Nonqualified deferred compensation (NQDC) opportunities often surface long before a formal plan discussion begins. Advisors don't need to be technical experts to recognize them—they need to know what signals to look for and how to start the conversation.

**This playbook outlines practical ways to identify startup and takeover opportunities, engage the right stakeholders, and move opportunities forward with confidence.**



## Startup vs. takeover: understand the differences

Startup and takeover opportunities follow different paths—but both can present meaningful opportunities for advisors.

Startup plans	Takeover plans
<p>Startup opportunities often emerge when organizations are rethinking executive compensation or retention strategies.</p> <ul style="list-style-type: none"><li>• Often tied to <b>executive retirement strategy</b></li><li>• Require <b>education and design flexibility</b></li><li>• May <b>supplement</b> qualified plan contribution limits, especially for executives maximizing 401(k) savings</li></ul>	<p>Takeover opportunities arise when an organization already has an NQDC plan in place but may be experiencing service or administrative challenges.</p> <ul style="list-style-type: none"><li>• Existing plan already <b>valued by executives</b></li><li>• Can surface during <b>plan reviews or provider evaluations</b></li><li>• Often provide a <b>faster path to convert from prospect to client</b></li></ul>



### PLAYBOOK TIP

Takeover opportunities can sometimes be easier “wins” because the plan is already established and recognized as valuable by participants.

# Early-stage opportunities: know when to lean in

Early signals often appear in conversations about compensation strategy, retirement readiness, or plan administration.

Startup plan signals	Takeover plan signals
<ul style="list-style-type: none"><li>▪ Discussion of alternatives to 401(k) safe harbor</li><li>▪ Executives maximizing qualified retirement savings</li><li>▪ Concerns about retention or competitiveness</li><li>▪ Review or redesign of compensation and benefits</li><li>▪ Interest in strengthening executive rewards</li></ul>	<ul style="list-style-type: none"><li>▪ Dissatisfaction with the current administrator</li><li>▪ Participant experience complaints</li><li>▪ Increasing administrative complexity</li><li>▪ Plan financing inefficiencies</li><li>▪ Recent plan reviews or service issues</li></ul>

Recognizing these signals early can help advisors begin productive conversations before formal decisions are made.

## Newport's advisor prospecting playbook

Once opportunity signals appear, advisors can follow a simple framework to move conversations forward. Newport is here to partner with you along this process.



### Spot qualified opportunities early

Advisors can often identify NQDC potential through changes in business priorities or executive planning needs.

Look for indicators such as:

- Business growth or changes in compensation structures
- Executive concerns around retirement readiness
- Signs of retention challenges
- Early signs of plan dissatisfaction or inefficiencies

These early indicators can provide valuable entry points for meaningful discussions.



### PLAYBOOK TIP

Opportunities often appears when companies are experiencing change—growth, leadership transitions, or compensation redesign.



1 IDENTIFY

2 ENGAGE

3 EDUCATE

4 RECOMMEND & ADVANCE

### Start the right conversations

Once signals appear, the next step is initiating the right conversation with the appropriate stakeholders.

Effective engagement often includes:

- Connecting with HR, finance, or executive leadership
- Asking open-ended, diagnostic questions
- Understanding organizational priorities and timing
- Identifying decision-makers and influencers
- Confirming whether there is interest or urgency

Early conversations are less about presenting solutions and more about listening and **understanding the opportunity**.

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### Clarify options and address misconceptions

Many organizations are familiar with NQDC plans conceptually but may benefit from guidance on how they work and how they align with broader compensation strategies.

Advisors can help by:

- Explaining how NQDC plans support high-earning executives
- Addressing common misconceptions about complexity
- Connecting NQDC strategies to retention and rewards programs
- Introducing potential plan structures at a high level

At this stage, the focus is on helping stakeholders understand how NQDC fits within their broader strategy.



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### Align on a path forward

As conversations progress, advisors can help move opportunities forward by aligning stakeholders and introducing additional expertise.

Next steps may include:

- Bringing in Newport specialists for deeper consultation
- Exploring potential plan structures and funding approaches
- Aligning on timeline and internal resources
- Identifying key stakeholders involved in decision-making

Advancing the conversation often involves collaboration between advisors, sponsors, and experienced NQDC specialists.



### PLAYBOOK TIP

Advisors don't need to design the plan. The goal is to recognize the signal, start the conversation, and bring in the right expertise.

## Helpful questions to use in conversations

These questions can help uncover opportunities and guide early discussions.

- Are executives maximizing their qualified retirement plans?
- When was the plan last reviewed or evaluated?
- Are participants satisfied with the current plan experience?
- Have there been recent administrative or compliance concerns?
- Has the company's compensation strategy evolved in recent years?

Thoughtful questions often reveal opportunities that may otherwise go unnoticed.

## How advisors add value

Advisors play a critical role in helping organizations recognize and evaluate nonqualified plan opportunities.

Advisors can add value by:







- ✓ Positioning themselves as a strategic partner
- ✓ Bringing awareness to overlooked opportunities
- ✓ Facilitating productive conversations among stakeholders
- ✓ Identifying when specialized expertise may be helpful
- ✓ Helping organizations think strategically about executive benefits

In many cases, the advisor's role is not to design the plan—but to help the organization recognize when a solution may be needed.

### HOW NEWPORT SUPPORTS YOU

Newport partners with advisors throughout the lifecycle of nonqualified plans—from early opportunity identification through implementation and ongoing support.

Newport's support includes:

-  NQDC expertise
-  Consultative plan design support
-  Financial modeling and asset funding analysis
-  Plan diagnostics and opportunity evaluation
-  Implementation and ongoing plan administration
-  Dedicated advisor and plan sponsor support



By combining advisor relationships with Newport's specialized expertise, opportunities can move forward more efficiently and confidently.

## What's next

By recognizing key prospecting moments, asking the right questions, and understanding when to engage support, advisors can confidently identify and advance NQDC startup and takeover opportunities.

Newport partners with advisors at every stage—bringing expertise, tools, and guidance to help turn opportunities into successful outcomes.



### READY TO CONTINUE THE CONVERSATION?

Contact a Newport nonqualified plan sales representative to learn more and discuss potential NQDC opportunities. Discover additional insights, resources, and advisor support at [ascensus.com/NQDCadvisor](https://ascensus.com/NQDCadvisor).



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