



The do-it-yourself deferred compensation plan*

What is 409A Direct?

409A Direct is the first solution for automating deferred compensation plan* design, funding, implementation and administration. We have leveraged one-of-a-kind technology to provide a secure, scalable, 409A-compliant automated experience for small- to medium-sized companies throughout the U.S. to implement nonqualified deferred compensation plans quickly, easily and cost-effectively.

Guided 6-step process



Why use 409A Direct?

Save time by eliminate the complexity of engaging third-party administrators, brokers, insurance agents, attorneys, and consultants. Access subject matter experts to create and customize your own 409A-compliant plan by leveraging the only technology platform to allow you to go DIRECT so you can bypass what would otherwise be a complex, long and expensive process.

Our platform

409A Direct is a first-of-its-kind platform that allows companies to go directly through the nonqualified plans process to implement a variety executive benefit plans including nonqualified deferred compensation plans and long-term incentive plans.

Secure and compliant

409A Direct is a 409A-compliant, secure cloud-based enterprise platform, designed utilizing Salesforce's force.com infrastructure, SQL Server, and .NET technology, and has obtained SSAE 18, SOC 1 Type II and SOC 2 Type I Compliance.


*For nonqualified deferred compensation plans as defined by IRC 409A.



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409A Direct vs. a Traditional Deferred Compensation Plan (DCP)

409A Direct is ideal for small- to medium-sized businesses that are looking for a quick, efficient and cost-effective way to implement a nonqualified deferred compensation plan. While traditional DCPs involve hands-on consulting with multiple parties, 409A Direct offers a streamlined process that allows you to build a custom plan that accommodates both employer and employee needs.

		Traditional DCP
Steps	6	37
Days to implement	<30	100+
Start-up cost	\$1,500	\$3,000 - \$5,000
Participant fees	Below market	Market
Legal fees	Below market	Market
Plan funding costs	Below market	Market
Plan design	Optimized	Customized
Financial modeling and analytics	Yes, limited*	Yes, comprehensive
Number of third parties involved	2	6
Enrollment materials	Packaged**	Customized

*More complex plan modeling is available for an additional charge.

**Customized enrollment materials are available for an additional charge.

About 409A Direct

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