

The third line of compensation

CrossComp helps private companies grant employer-issued awards that make startup upside less all-or-nothing



Founder-first

Employee-clear

Built for key hires

OFFER ARCHITECTURE

Salary + Company Upside + CrossComp

Keep company upside and add upside beyond one company

What it is

Employer-sponsored compensation infrastructure for founders, executives, key hires and retention cases

What it changes

A small slice of the upside package - not salary

What it is not

Not stock ownership, not employee investing, not a trading platform

Problem and product

CrossComp adds a clean third line for hard hires and retention

Problem

- Startup offers are too binary: salary plus upside in one private company
- Candidates discount concentrated startup risk, especially when liquidity may take years
- Founders cannot solve every difficult hire by only raising salary or issuing more company upside
- Core teams can stay overexposed to one outcome for years

Product

- CrossComp adds a third line: salary + company upside + CrossComp
- Employees keep meaningful company upside while a small slice becomes broader
- The employer grants the award under its own company plan
- If payable, value is paid by the employer through payroll

EMPLOYEE PROMISE

Keep company upside
Add upside beyond one company

Built first for the cases that matter

Founders

Executives

Senior/key hires

Retention packages

Option refresh

STARTING PACKAGE

The first use case is a leadership, key-hire or retention sidecar - not broad workforce benefits

Normal package

100% company upside

CrossComp package

**85%-90% company upside +
10%-15% CrossComp**

How it works

Start with one hard offer or retention case, then scale only after company approval



Day zero is not a broad rollout - one real compensation case, built correctly, then standardized

Operating model



What the award is

CrossComp is designed as an employer-issued compensation award, not an employee-owned pooled asset

CLEAN STRUCTURE

Employer-issued CrossComp-linked award

The employer grants the award and CrossComp administers the plan workflow, ledger and explanation layer

Employer-issued

The employee claim is against the employer plan, not a CrossComp pool

Notional

Value is measured by a plan formula and tracked in a ledger

Unfunded

No pledged shares and no direct asset ownership by the employee

Cash-settled

If payable, value is paid by the employer through payroll

Plan-defined

Vesting, forfeiture, portability and payment timing are written in the plan

SIMPLE OFFER EXAMPLE

\$100k company-upside package to \$85k-\$90k company upside + \$10k-\$15k CrossComp

The employer designs the package and the employee does not invest, trade or redirect an allocation

Founding Access

One real case, built correctly - no broad employee rollout required to start

What founding companies get

Core-team concentration audit

Map where founders, executives and key hires are overexposed to one company

One real offer redesign

Compare the normal package against a CrossComp version for one role

Employee-facing explanation

Plain language the candidate or employee can actually understand

CFO and board packet

Budget, governance, plan language, approval path and key trust notes

Award architecture memo

Employer-issued, notional, cash-settled plan structure in a clean summary

First implementation slot

Priority path when the company is ready to activate a narrow plan

FOUNDER-FIRST SEQUENCE

Founder wants it

Company approves it

Key people receive it

The wedge is one hard offer or retention case, not a company-wide benefit rollout

Incentives and controls

CrossComp works only when each party has a clean reason to want the same object - a better offer without a hidden pool, transaction rake or employee investment account

- **Talent**

Keep company upside and add upside beyond one company with no employee purchase or trading

- **Founder / CEO**

Close and retain key people without turning every hard offer into more salary or more company-upside pressure

- **CFO / Board**

Use a capped, documented, employer-issued sidecar with approval, accounting and payroll workflow

- **Strong companies**

Better companies get better credit, Select status and no hidden subsidy

- **CrossComp**

Own the compensation layer, notional ledger, underwriting workflow and customer experience

- **Partner rails**

Used where needed for valuation, regulated activity, settlement, custody or transaction functions

LAUNCH CONTROLS

- Fixed access, platform, administration and review fees at launch - no transaction rake
- Employer-issued notional account credits, not employee-owned vintage units
- Payment timing follows plan-defined tax and compliance rules, not discretionary liquidity timing
- Founders and executives follow the company approval process

Trust notes and next step

Built for a clean first conversation with founders, CFOs, counsel and senior/key talent

Trust notes

- Employees do not buy or trade CrossComp
- No direct ownership of CrossComp assets or pooled company assets
- No payout is guaranteed
- Vested awards can remain tracked after a role change where plan terms allow
- Founder and executive participation follows the company approval process
- CrossComp earns fixed access, platform and administration fees

Built to scale

- one offer model
- one plan workflow
- one notional ledger
- one approval packet
- one employee explanation
- repeatable administration

NEXT STEP

Bring one hard hiring, retention or core-team case

CrossComp will build the side-by-side version and show where the third line belongs