

# NFP Fixed Annuities- Defined Benefit Terminations



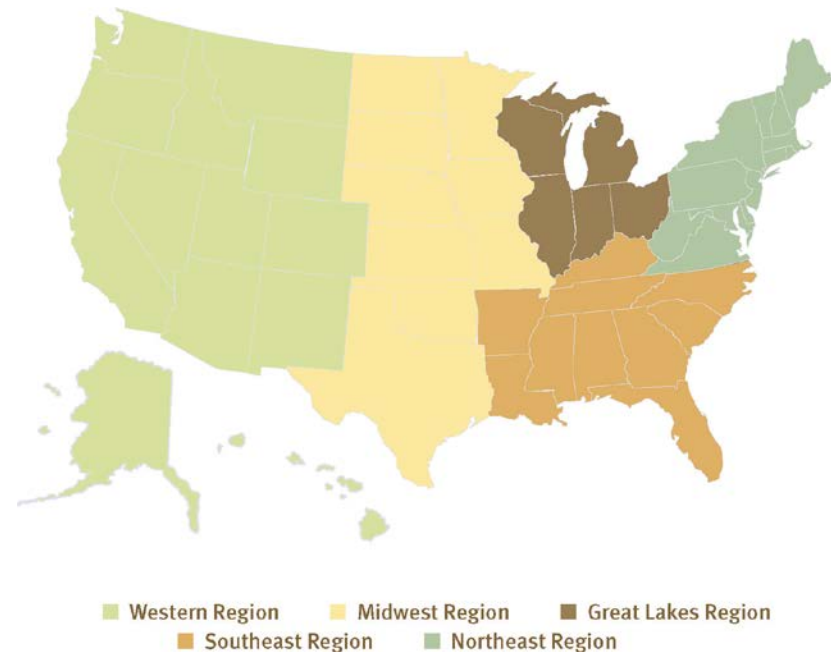
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# Defined Benefit Terminations

- Single premium group annuity for partial or full defined benefit plan terminations
- For participants retiring from an ongoing plan or leaving retirement
- Ideal for helping clients:
  - Remove liability from their books (including “carve outs”)
  - Reduce premiums paid to the PBGC
  - Minimize costs and administration

# Defined Benefit Plan Market

- \$1.5 trillion national market
- Over 26,000 single-employer plans
- Western Region: \$178.9 billion
- Midwest Region: \$212.7 billion
- Great Lakes Region: \$366.2 billion
- Northeast Region: \$622.1 billion
- Southeast Region: \$147.5 billion



Source: PBGC Premium Filings. 2010 figures are estimates from PBGC internal calculations. Pension Benefit Guaranty Corporation

# Target Market

- Large or small corporations with DB Plans
- Universities
- City's
- Older Manufacturing Companies
- Industrial Companies
- Unions

# How Do I Find This Business

- Talk with your current clients
  - Business Owners
  - City Council Members
  - Plan Actuaries
- Ask the Questions
  - “Do you current have a defined benefit plan”
  - “Are you satisfied with your current defined benefit plan”

# Why NFP Annuities

- NFP Annuities acts as the intermediary
  - Relationships with carriers
  - We can offer conference calls between clients and carrier
- Every case you need 3-5 carrier quotes
  - There are 7 carriers in this market place
  - ECA has relationships with all 7
- You do not need to be the expert
  - Carriers offer the expertise

# Why NFP Annuities

## National Leader in Life and Annuities

- Acquired by NFP in 2006
- Since 2006, NFP Annuities has produced
  - \$5.4B in annuity premium
  - \$85M in target life premium
- NFP Annuities represents over 60 life and annuity carriers
- Members of 6 carrier/development panels
- Advisor training conferences
- Online Contracting – Efficient, one-time process
- Website – Term Quote Engine, Cannex (SPIA)

# Why NFP Annuities



## **Tax-Prep University**

- May 17-18
- Minneapolis



# Why NFP Annuities

Teach Your Clients To

## BECOME THEIR OWN BANKER

### *Discover The Secrets to*

- Becoming Debt Free in 10 Years
- Retiring with Tax-Free Income
- Creating an Emergency Fund

And.....Stop paying 34 cents of every dollar made towards interest

Learn from an agent that made over \$1 million in 12 months by teaching his clients how to become debt free in 10 years!



## Your Family Bank

- June 14-15
- Minneapolis

# Why NFP Annuities

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