



**NFP Executive  
Benefits**

**NFP Executive Benefits  
ranked in the top five  
providers in four out  
of six categories in the  
2011 *PLANSPONSOR*  
Buyer's Guide.**



# NFP Executive Benefits

**The right solution for your company at the right time. Simple to say, harder to deliver — especially when it comes to executive benefits.**

To choose the solution for your company's needs, you have to balance cost with competitiveness and features against complexity. You have to think about more than a product or a plan. You have to think about a long-term corporate strategy and finding a way to keep in place the executives that can help you achieve it.

That's why over 1,200 corporations and banks, serving over 100,000 executive participants, have turned to NFP Executive Benefits for:

- Nonqualified plan consulting and administration
- Institutional funding solutions
- Executive life and disability insurance
- Compensation consulting for executives and boards of directors

*"Who do I go to?"* isn't a question you'll need to ask any more when you work with NFP Executive Benefits, the largest independent executive benefits provider in the United States.\* Whether you're a corporation, bank or nonprofit, our full-service platform provides flexible options that are individualized then implemented through customized consulting, plan design, funding, administration and personalized service.

\*Based on number of plans administered. PLANSPONSOR, 2010.

**Executive benefit plans are a competitive yet cost-effective way for you to give your key executives what they want most — the opportunity to build a financially strong future at your company.**

**And a reason to stay engaged.**

# Integrated Expertise

The integrated expertise that is NFP Executive Benefits means you have to make only one call to find the answer for your organization. A call that instantly connects you to more than 120 dedicated staff members that have all the expertise you need.\* Benefits consultants, attorneys, accountants, financial planners, insurance specialists, analysts, administrators and information technology experts — they all work in tandem with our senior staff members, who each have 20 years' experience or more with nonqualified plans.

As a division of NFP, a national, publicly held insurance, benefits and wealth management company, NFP Executive Benefits is backed by one of the largest independent financial services distribution companies. In 2011, NFP was named the ninth Top Global Insurance Broker by *Best's Review* and operated a top 10 Independent Broker/Dealer as ranked by *Financial Planning* and *Financial Advisor*. The company is also a leading independent life insurance distributor according to many top-tier carriers.

For us, that kind of scale means we have the ability to stay on top of the industry, weigh every factor and consider every option. For you, it means *efficiency* in every sense of the word.

\*National Financial Partners Corp., its subsidiaries and divisions do not offer tax or legal advice. Please seek appropriate counsel.

**NFP Executive Benefits  
delivers a solution that's  
right for your company,  
the right way.**



# Customizable Plans

**NFP Executive Benefits has one focus: to build a competitive executive benefits package for your key people. That focus takes shape through the variety of customizable plans we offer, the proprietary software we use for plan administration and sponsor/participant internet access, and our exceptional client service.**

## Executive Retirement Solutions

Our professionals provide executive retirement solutions for corporations, banks and nonprofit organizations:

### ***Pre-tax Savings Solutions: Deferred Compensation and SERPs***

There are government limits and restrictions on the amount that employees and employers can contribute toward qualified retirement plans, such as an IRA, 401(k) or 403(b). That leaves many highly compensated executives without enough retirement income to sustain their current standard of living. Deferred compensation plans (DCPs) and supplemental executive retirement plans (SERPs) are designed to help make up for the retirement savings shortfall caused by limits on qualified plans. This affordable solution provides an opportunity for your key executives to save more of their current incomes. Regardless if your key executives are domestically or internationally located, we have solutions for your organization.

### ***Post-tax Savings Solutions: Bonus Plans and Voluntary Savings Plans***

With an executive bonus plan (EBP), also called a 162 Bonus Plan, an employer uses compensation bonuses to assist the executives in saving for their own personal financial and retirement goals. The employer pays the premiums on a specially designed, employee-owned life insurance policy and treats the premium amount as a compensation bonus to the executive. If properly structured, the policy's tax-advantaged cash value accumulation and death benefit can help provide an executive with significant income and survivor benefits.

**With NFP Executive Benefits,  
you'll never need to ask "Who  
do I go to?" again.**



## Institutional Funding Solutions

We provide institutional funding solutions for corporations and banks:

### ***Bank Owned Life Insurance\****

We provide a unique service model to support our clients with the acquisition of bank owned life insurance (BOLI). The impact of informally funding an executive benefits plan with a tax-advantaged BOLI asset versus taxable assets can be significant. Our model ensures your complete understanding of a BOLI transaction, providing guidance, education and plan design. We consult with financial institutions so they can make an informed decision on whether BOLI is an appropriate solution for them. If it is, we help them not only implement the asset, but monitor and maintain it in line with the most current oversight, administration and regulatory compliance requirements.

### ***Corporate Owned Life Insurance***

Over the corporate lifespan, many employers make benefit promises to their employees. Those promises, combined with organizational growth, time, opportunity costs and inflation, often produce financial results not anticipated when the promises were originally made. There are two primary solutions to monitoring the future obligations of employee benefit plans. The first is to attempt to project the future obligations and truly understand them. The second is to develop a funding strategy to help meet future organizational needs.

We provide a uniquely detailed analysis of a corporate owned life insurance (COLI) transaction, outlining the financial impact and expected returns. We monitor the top rated COLI carriers and can provide an in-depth analysis of products choices, design, costs and the supporting due diligence to assist a company in the successful implementation and administration of a COLI program. We will also negotiate the underwriting considerations. After implementation is successfully completed, we provide superior ongoing reporting and administrative services.

## Ancillary Executive Benefits

We provide broad-based and ancillary executive benefits and carve-out programs for corporations, banks and nonprofits:

- Disability (group and individually owned policies)
- Long-term care
- Life insurance
- Financial planning

## Executive Compensation Consulting

We provide unbiased fee-for-service compensation consulting through Longnecker & Associates, an NFP company that is one of the largest independent executive compensation and corporate governance consulting firms in the United States. It's your company and your culture. Longnecker works to improve both through practices rooted in relationships.

Consulting services include:

- Total direct compensations
- Pay-for-performance analysis
- Annual incentive plan design
- Long-term incentive plan design
- Compensation consulting in reorganizations
- Employment agreement advisory services
- Board of director compensation analysis
- Corporate governance advisory services
- Compensation discussion and analysis
- Litigation support

## Services

**NFP Executive Benefits knows from experience that successful executive benefits solutions demand tailored ideas, flawless execution, the latest technology and day-to-day support. We provide expertise and advice delivered through personalized one-on-one communication.**

### Our Services Include:

- **Consulting** — An open architecture design plan that helps you evaluate contribution sources, distribution options, funding considerations and investment choices
- **Case design and modeling** — Benefit plan design analytics, including “What if?” modeling and detailed cash flow and profit and loss forecasts and financing analytics, including testing for premium sustainability, investment drag and carrier/product analysis
- **Implementation and enrollment** — Includes a detailed implementation timeline, coordinated data exchanges, administration guidelines and customized enrollment materials
- **Conversion** — Significant experience with conversions and a talented team of professionals dedicated to executing a seamless transition plan
- **Recordkeeping and administration** — Includes processing of plan contributions and plan reporting to participants and sponsors, asset support and COLI/BOLI services, premium processing and cash value reporting
- **Web access** — Dedicated participant and sponsor sites, including solutions for international plans
- **Investment analytics** — Analysis of financial hedge to offset plan liabilities, drafting of investment policy statement, due diligence reviews and suggestions for funds and asset allocation models

**For more information, contact  
NFP Executive Benefits at  
[NFPEB@nfp.com](mailto:NFPEB@nfp.com).**



#### About NFP

NFP's benefits, insurance and wealth management businesses provide a full range of advisory and brokerage services to companies and individuals, helping them preserve their assets and prosper over the long term. Our advisors partner with clients to help provide client-focused, and comprehensive solutions, backed by NFP's national scale and resources. NFP is a leader in the delivery of benefits solutions for companies of all sizes and in the delivery of life insurance and wealth management solutions for high net worth individuals. Our leading, independent broker/dealer offers a full range of options from some of the nation's top investment companies.

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