



Total Retirement Solution

Presented by:

Nick Della Vedova

Fred Hill

Why?

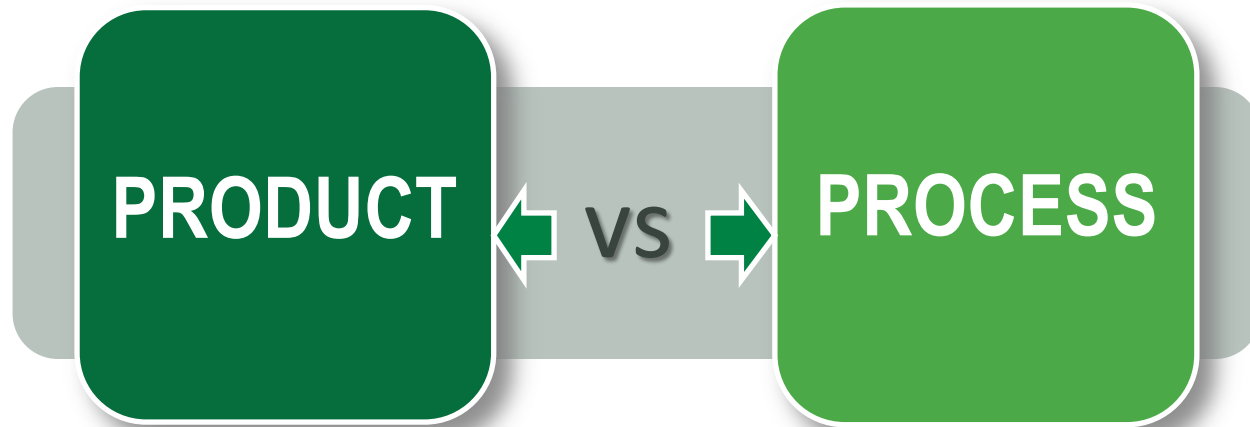


- Mid-sized companies are looking for an integrated qualified/non-qualified solution
- Having a broader net will catch more fish
- A reason to be in front of them on an ongoing basis
- Revenue opportunities

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What?

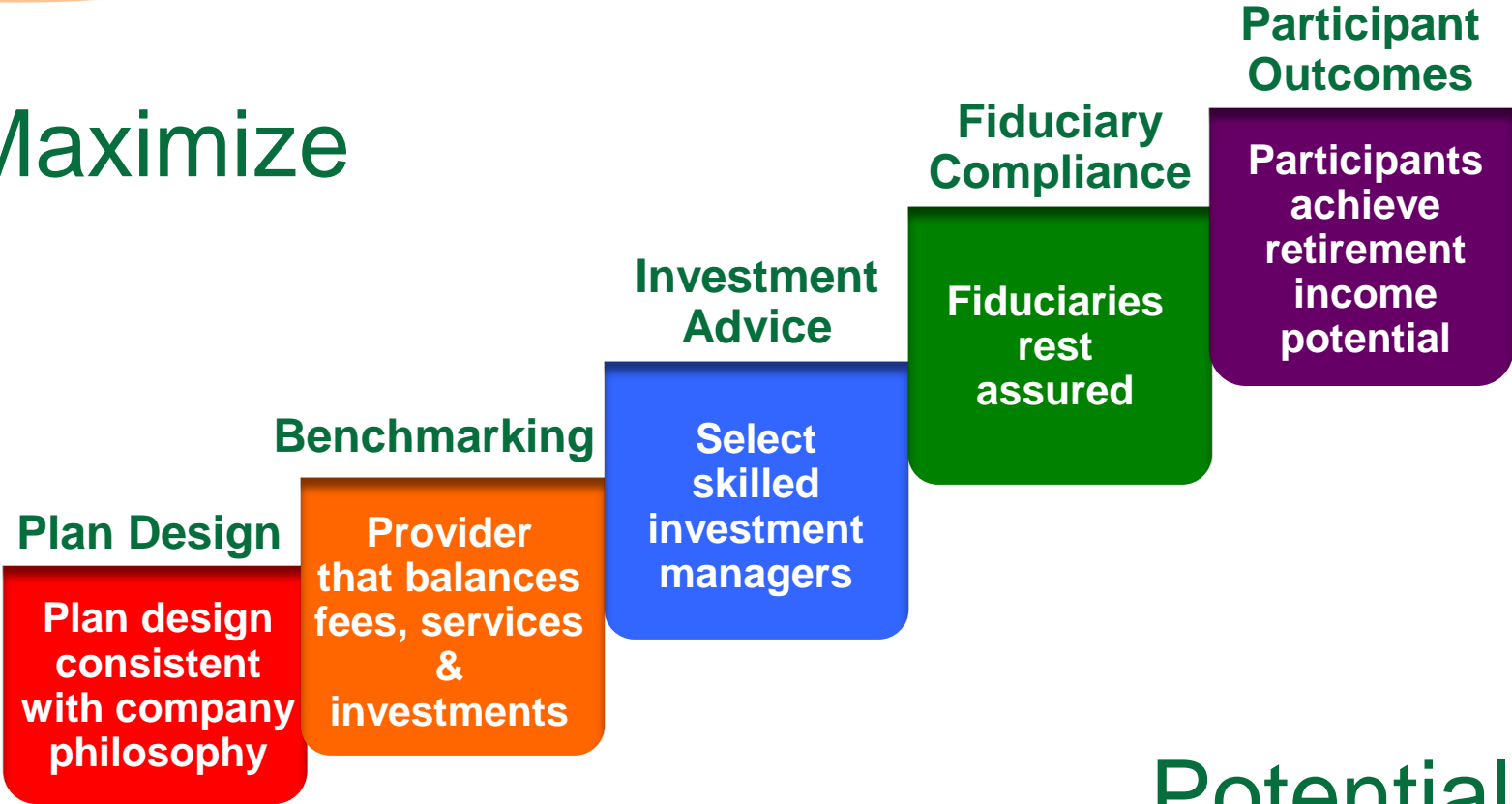
Delivering an integrated qualified and non-qualified **consulting solution**



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Qualified Plan Service Consulting Model

Maximize



Potential

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Non-Qualified Plan Service Consulting Model

Maximize

Plan Design
Strategic goal setting, assessments & documentation

Benchmarking
Balancing the client's desire to maintain the incumbent vs. enhanced services through an alternative TPA (NFP)

Investment Advice
Fund menu & asset allocation creation

Choice of Funding
Review of current funding strategy & compare tax favored vs. non-tax favored strategies

Communication
Plan sponsor & participant communication to make educated & informed decisions that maximize their plan benefits

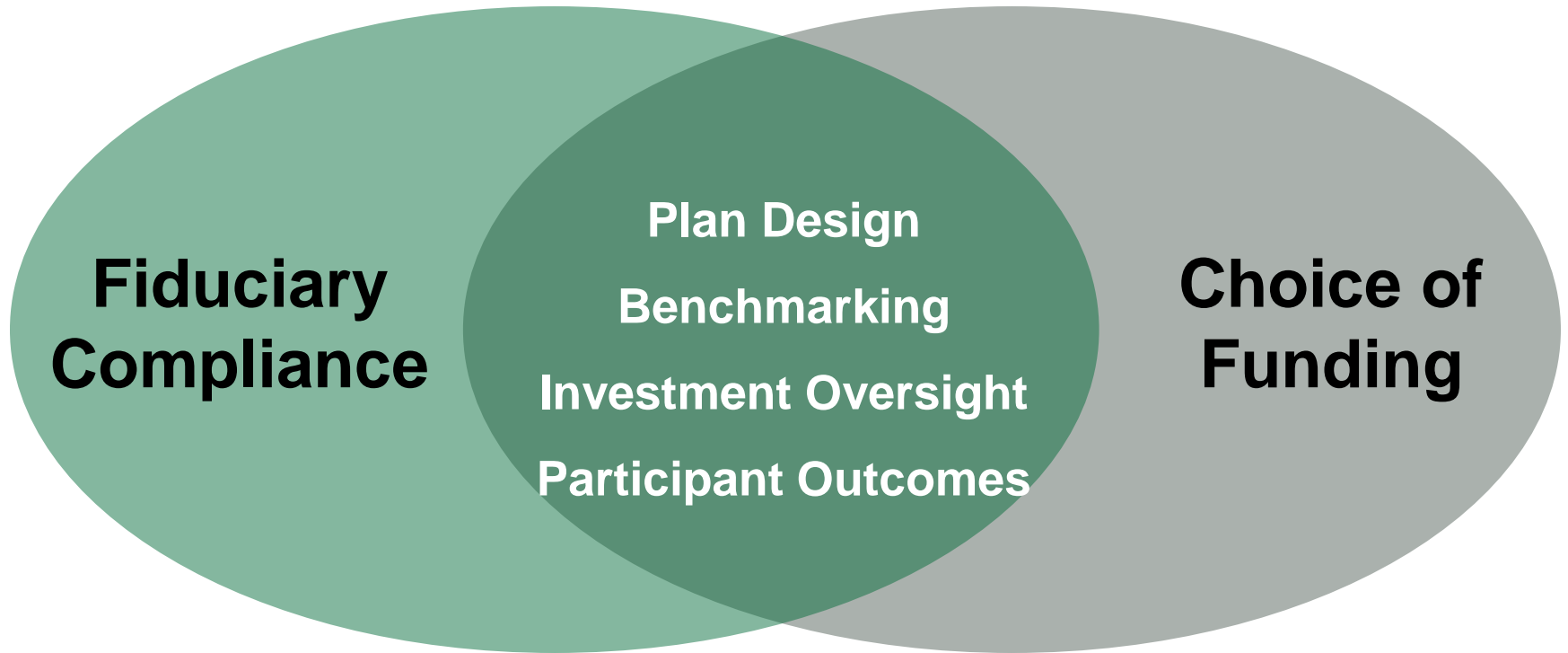
Potential

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Consulting Services

Qualified Consulting

Non-Qualified Consulting



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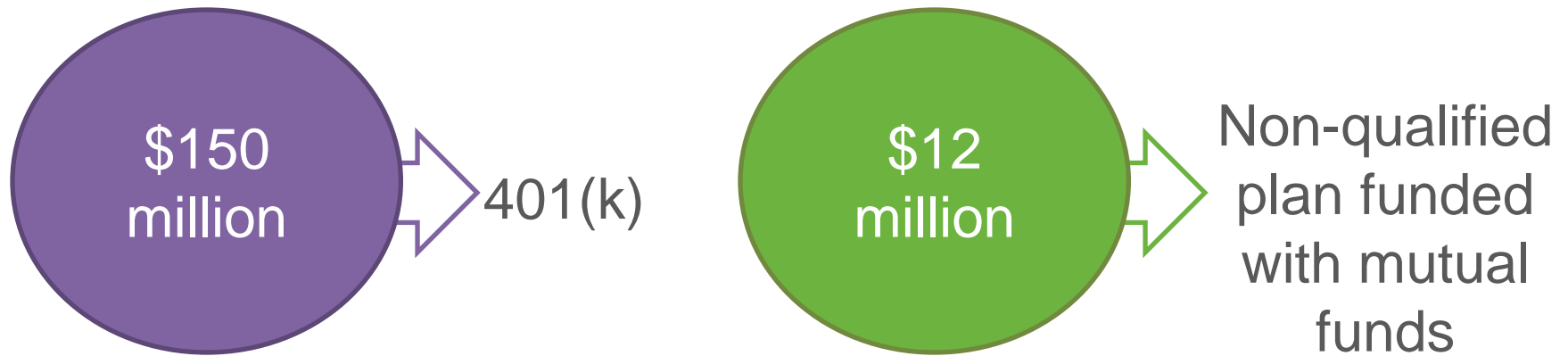


Case Study

Distribution Company -1400 U.S. Employees

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Background



- Advisor was Captrust
- Referred in by the health and welfare broker

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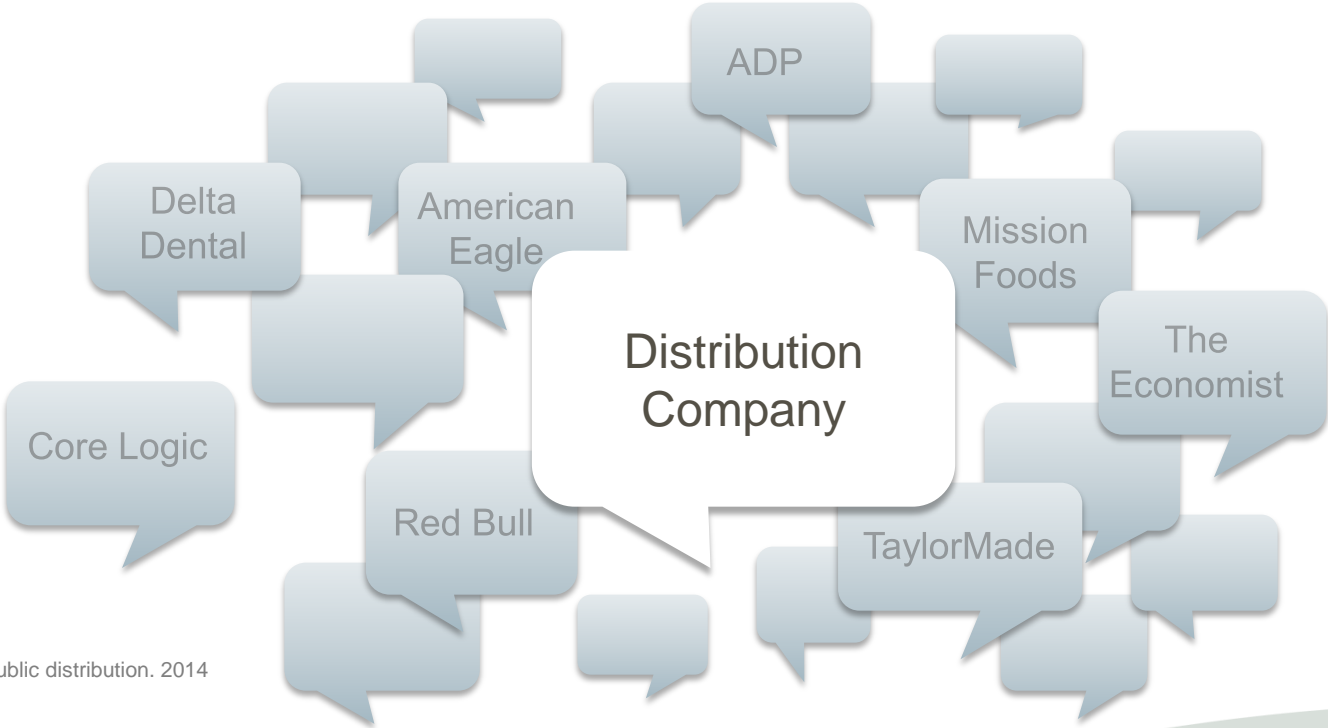
Independent | Invested

| | Former Practicing ERISA Attorneys | CFAs | Plan Consultants | RFP Benchmarking Specialists | Employee Communications Specialists |
|-----------------|---|--|---|---|---|
| 401(k) Advisors |  |  |  |  |  |
| Others |  |  |  |  |  |

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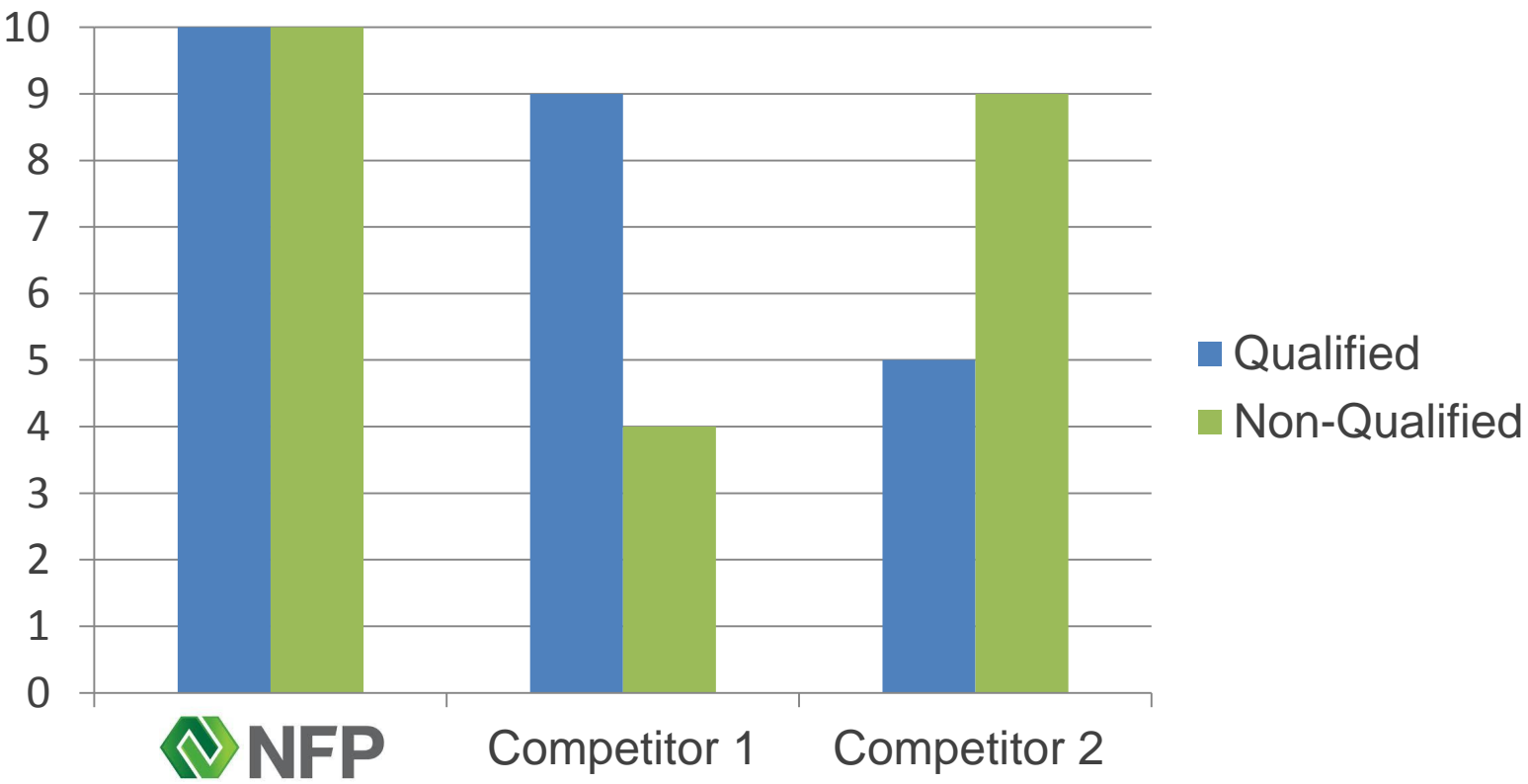
Customized Consulting Solution

...for your unique culture to complement your custom plan design.



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Credibility, Credentials, Back Office and Delivery

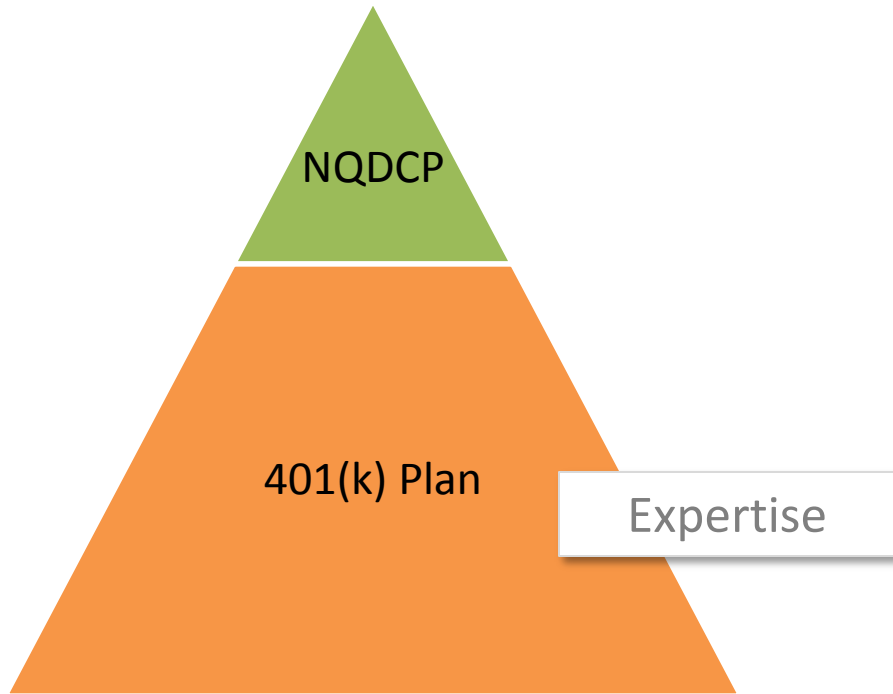


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Source: 2013 NQDC Buyer's Guide, PLANSPONSOR.com

NFP Retirement Plan Enrollment Consulting Model

Qualified Plan Consultants



Non-Qualified Plan Consultants



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Customized Consulting Solution - DCP

Deferred Compensation Plan (DCP)

- Worked with the client to provide a best practices review of their current deferral plan (\$12MM).
- Increased distribution options, revised eligibility requirements, and offered additional distribution schedules
- Selected high quality fund options for the plan
- Educated and enrolled employees through our platform

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Customized Consulting Solution - SERP

Supplemental Executive Retirement Plan (SERP)

- Worked with the client to also provide a best practices review of their current SERP (\$16 million).
- Determined that SERP crediting rate was not being applied correctly to participant accounts
- Determined that finance was incorrectly accounting for informal funding assets

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Customized Consulting Solution – Non-Qualified

Results

- Concluded that substantial cost and time savings could be achieved by consolidating the administration of both plans to a single system
- Illustrated the financial improvement COLI provided through a private placement transaction
- Provided a single source resource for their retirement plans – **NFP Total Retirement Solution**

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Integrated Consulting Solution Summary



- Increases the number of prospects
- Increases your close ratio
- Increases client retention
- Increases revenue opportunities
- Enhances capabilities for your clients

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EXEC360

a deferred compensation solution

Presented by:

Brian Donofry

Tony Greene



Provide a cost-effective, *turnkey*
Executive Deferral program

Phase 1 – COLI based

Phase 2 – Mutual Fund based

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Create Revenue Opportunities

Increase Account Profitability



Increase Visibility with Sr. Mgt

Another tool and reason to call

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The People & the Systems

- Quickly penetrate the NQDC market
- Become your back office
- Access to consulting & sales support staff
- Leverage our proprietary systems & technology
- Access to superior administration & client service team
- Create a defensive mechanism
- Leverage our partnership experience


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Producer Materials

One Pager




EXEC360 Can enhance your revenue stream and make you a strategic partner with your current clients. **EXEC360** is a cost-effective, turnkey NQDC program with options in financing and design not found in the small to mid-size NQDC market. Now's your chance to be more efficient, productive and earn more revenue. Let us help you get there.




- Case Design**
Our case design services take you out of the driver's seat. We offer benefit plan calculations, cash flow and financial statement forecasts, standard proposals and Senior Consultant sales support.
- Implementation**
We provide implementation services for new and takeover plans. We prepare plan documents, restatements and transition materials. Our team will also analyze financial plan data and set up on our recordkeeping system. We will also facilitate the enrollment for all eligible employees.
- Administration**
We utilize a completely web-based administration solution employing the latest technology and most sensible participant interface available today. This allows us to streamline and simplify the administration of NQDC plans for some of the world's largest employers.

Our Promise
We're redefining the way you work with other vendors by providing powerful systems and technology, a consultative approach, innovative solutions and meticulous planning. We are smarter, more efficient, more flexible and more committed than our competitors and we will work every day to keep your business and ensure your satisfaction.


Your Guarantee
In today's competitive market, if you're not being innovative, you're not growing. A NQDC package that adequately compensates you and your client's top executives could be essential for your success. Recruiting and retaining top talent is more challenging than ever. We offer competitive compensation with all the services of a leading provider, and products of top-tier insurance carriers. When you work with us, you receive our personalized service. What we promise, we deliver. **EXEC360** will get you there.



Initial Client Presentation



409A Deferred Compensation Plan
A unique benefit program for your company's



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Support Services



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Plan Details

- Executive deferrals
- Company match
- Company discretionary contribution
- Up to 15 investment measure options - 22 if target dates funds are utilized
- Online enrollment
- Accounts - Retirement and In-service (up to 10 accounts)
- Payout Options - Lump sum or up to 10 annual installments
- Cliff or graded vested schedule

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Carriers



Nationwide[®]
*On Your Side*SM



John Hancock[®]
the future is yoursSM

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COLI Plan Pricing

Producer Commission: 18%

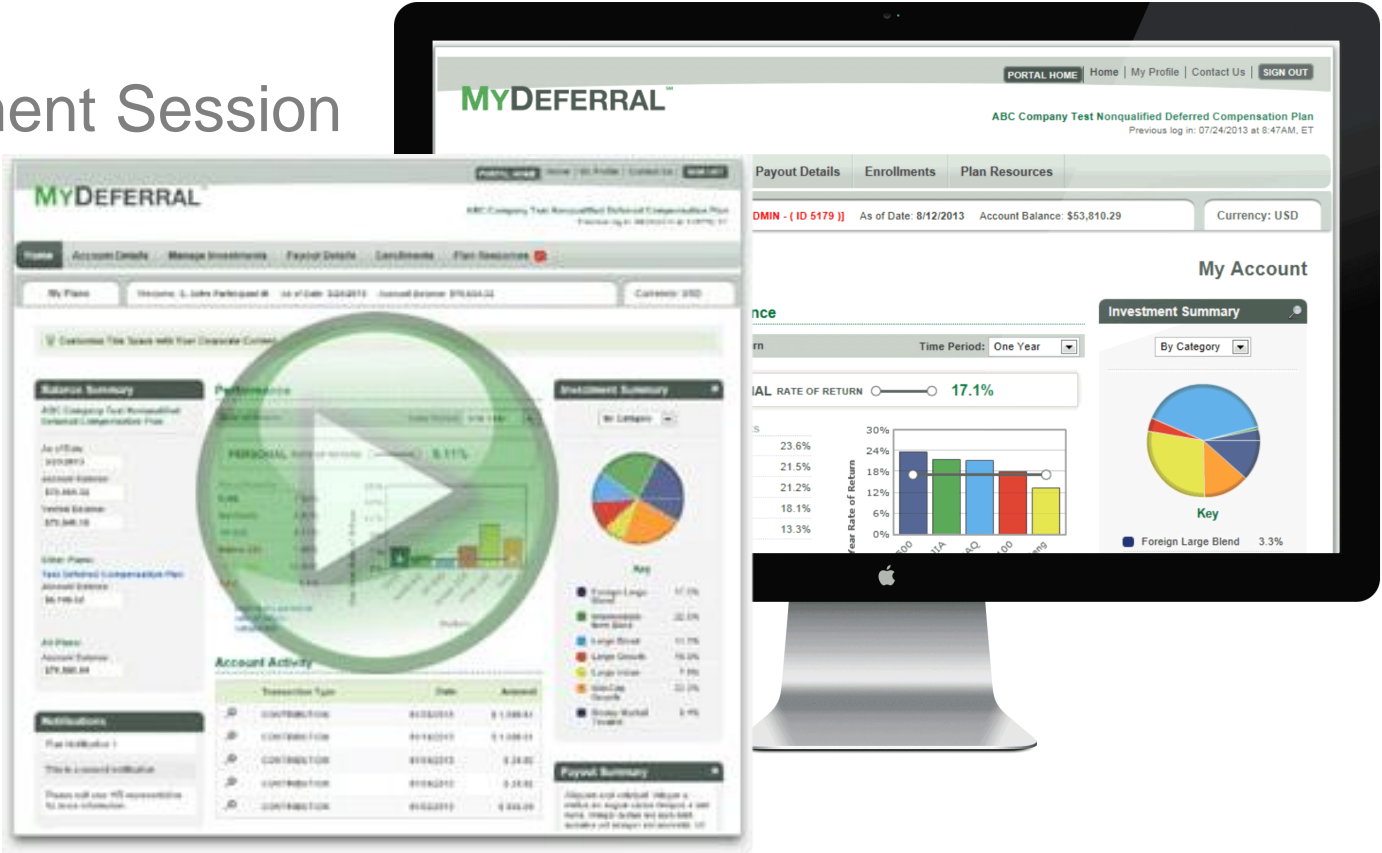
Fees

- Setup \$1,000
- Annual Administration \$4,000 plus \$150 per participant

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Implementation & Enrollment

Online Enrollment Session



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Administrative Services



Client Service

MYDEFERRAL™

Executive Deferred Compensation Plan
Statement of Account for the period
3/28/2013 through 6/28/2013

2361 Akalakala Street
Pearl City HI 96782

Participant Status: Active

| Account Summary for the Period 3/28/2013 to 6/28/2013 | | | |
|---|--------------|--------------|--|
| | This Period | 2013 Y-T-D | |
| Beginning Balance | \$106,197.36 | \$160,073.27 | |
| Participant Contributions | \$750.00 | \$1,375.00 | |
| Company Contributions | \$0.00 | \$0.00 | |
| Transfers | \$0.00 | \$0.00 | |
| Realized Earnings | \$742.31 | \$1,463.72 | |
| Unrealized Gain / (Loss) | \$133.53 | \$4,861.21 | |
| Benefit Payouts | \$0.00 | \$0.00 | |
| Ending Balance | \$167,823.20 | \$167,823.20 | |
| Vested Balance | \$167,823.20 | \$167,823.20 | |
| Personal Rate of Return* | 0.53% | 3.97% | |

| INVESTMENT SUMMARY as of 6/28/2013 | | | | |
|------------------------------------|-----------|----------|---------------------|----------------|
| | Units | Price | Balance | |
| Drey S&P Indx Initial | 700.06 | \$21.130 | \$14,792.56 | 8.81% |
| Fixed Rate - NW | 81,675.17 | \$1.000 | \$81,675.17 | 48.67% |
| NatWed Inv Destination Aggrsv | 584.54 | \$18.836 | \$11,010.59 | 6.56% |
| NatWed Inv Destination Mod Agg | 1,226.75 | \$16.972 | \$20,838.96 | 13.61% |
| NatWed Inv Destination Mod Cons | 1,309.52 | \$16.990 | \$22,197.87 | 13.23% |
| NatWed Inv Destination Moderate | 139.96 | \$17.743 | \$2,483.16 | 1.48% |
| PIMCO VIT TR Rtn Adm | 683.53 | \$18.763 | \$12,823.29 | 7.64% |
| Total | | | \$167,823.20 | 100.00% |

| INVESTMENT CATEGORY SUMMARY as of 6/28/2013 | | Balance | |
|---|--|---------------------|----------------|
| Fixed Rate | | \$81,675.17 | 48.67% |
| Intermediate-term Bond | | \$12,823.29 | 7.64% |
| Large Blend | | \$48,041.71 | 28.98% |
| Moderate Allocation | | \$24,861.03 | 14.71% |
| Total | | \$167,823.20 | 100.00% |

Notes

The Finance Factors, LTD Executive Deferred Compensation Plan is a nonqualified plan. While the Company is contractually obligated to pay benefits when due, nothing contained herein shall imply an obligation of the Company to purchase or maintain any asset, and any reference to investments is solely for the purpose of computing benefits.

Detailed account and transaction information is available at www.MyDeferral.com. Please review this statement upon receipt. Any questions should be reported within three business days to clientservices@mydeferral.com or 1-800-692-9463. *Personal rate of return assumes contributions and distributions occurred halfway through the reporting period.



Recordkeeping

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Dedicated Participant Site

- Account balances
- Rebalancing
- Account rate of return
- Activity reports
- Online statements

The screenshot displays a participant's account site with the following elements:

- Account Details:** John Participant IV (ADMIN - (ID 9179)) As of Date: 01/01/2013 Account Balance: \$53,810.29 Currency: USD
- Balance Summary:**
 - Account Balance: \$53,810.29
 - Vested Balance: \$53,810.29
- Select Your Balance Detail View By:**
 - Investment
 - Deferral Source
 - Investment Category
 - Account
- Details:**
 - DEFERRAL SOURCE**
 - Table:**

| Name | Vested | Balance | Percent |
|------------------------|--------------------|--------------------|--------------|
| Flex | \$45,554.10 | \$45,554.10 | 84.68 % |
| Mutfs | \$4,149.74 | \$4,149.74 | 7.71 % |
| Restricted Stock Units | \$4,106.38 | \$4,106.38 | 7.61 % |
| TOTALS: | \$53,810.29 | \$53,810.29 | 100 % |

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Dedicated Sponsor Site

- Plan level summaries
- Participant level data
- Transaction detail
- Distribution projections

MYDEFERRAL
 ABC Company Test Nonqualified Deferred Compensation Plan
 Previous log in: 07/24/2013 at 6:47AM, ET

PORTAL HOME | Home | My Profile | Contact Us | SIGN OUT

Account Details | Manage Investments | Payout Details | Enrollments | Plan Resources

My Plans | Investment Elections | **ADMIN - [ID 51/9]** | As of Date: 8/12/2013 | Account Balance: \$53,810.29 | Currency: USD

Change Investments | Investment Performance

Investment Performance

Performance Details | Investment Information

| Benchmarks / Indexes as of 06/30/2013 | 1 Month | 3 Month | 6 Month | YTD | 1 Year | 3 Year | 5 Year |
|---------------------------------------|---------|---------|---------|-------|--------|--------|--------|
| Dow Jones Industrial Average TR | -3.1% | 2.9% | 16.7% | 15.2% | 21.5% | 16.6% | |
| FTSE 100 Total Return GBP | -7.3% | -1.5% | 7.7% | 8.2% | 15.1% | 10.6% | |
| Hang Seng Index Total Return | -7.8% | -4.7% | -5.9% | -5.8% | 13.3% | 3.7% | |
| NASDAQ Comp Total Return | -2.3% | 4.5% | 15.1% | 13.4% | 21.2% | 16.5% | |
| S&P 500 Index Total Return | -3.1% | 2.9% | 15.8% | 13.8% | 23.6% | 16.5% | |

EXPORT TO EXCEL | EXPORT TO PDF

Consolidated View | Account View | Investment Category View

InService 409A 2017

| Investment Returns as of 06/30/2013 | Category | Current Election | Current Balance | 1 Month | 3 Month | 6 M |
|-------------------------------------|----------------|------------------|-----------------|---------|---------|-----|
| AllianceBern Discovery Growth A | Mid-Cap Growth | No | \$2,457.12 | -0.60% | 3% | |
| Franklin Sm-Mid Cap Growth A | Mid-Cap Growth | No | \$93.74 | -0.79% | 3.33% | |
| Janus Forty Fund S | Large Growth | No | \$2,055.54 | 2.48% | 2.10% | |

InService 409A 2020

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Thank you!

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