



# The NFP Solution

NFP is a leading insurance broker and consultant that provides employee benefits, property and casualty, retirement, and individual private client solutions through our licensed subsidiaries and affiliates. Our expertise is matched by our commitment to each client's goals and is enhanced by our investments in innovative technologies in the insurance brokerage and consulting space.

However you choose to take advantage of NFP's extensive capabilities, you'll partner with some of the most elite professionals around. Our experts not only excel in their own areas of specialty; they also share access to the entire network of knowledge that is NFP — and a commitment to connecting you to that knowledge when you need it.

## PROPERTY & CASUALTY

### COVERAGE EXPERTISE

- Business Income Exposure
- Casualty
- Claims and Loss Control
- Commercial Automobile
- Cyber Liability
- Domestic and Foreign Transit
- Fiduciary Liability
- Fine Arts
- Inland Marine
- Jewelers' Block
- Machinery and Equipment
- Management Liability
- Ocean Marine
- Owner and Contractor-Controlled Liability
- Pollution Liability
- Product Liability
- Professional Liability
- Property and General Liability
- Representations and Warranties
- Trade Credit
- Umbrella/Excess Liability
- Workers' Compensation

### NATIONAL PLATFORMS

- Auto Services
- Construction
- Environmental
- Financial Institutions
- Franchise Programs
- Life Science & Healthcare
- Hospitality & Tourism
- Sports & Entertainment
- Real Estate
- Transportation

### SERVICES

- Actuarial Services
- Captives & Alternative Risk
- Claims Advocacy
- Commercial & Contract Surety
- Global Risk Management
- International Placement
- Reinsurance
- Terrorism Risk

## CORPORATE BENEFITS

### EMPLOYEE BENEFITS

- Health care plans
- Health & wellness programs
- Ancillary benefits
- Technology/benefits management
- International benefits
- Group, medical, dental and vision
- Voluntary benefits
- Long-term care
- Limited medical
- Consumer-driven health plans (HSAs and HRAs)
- Flexible spending accounts
- COBRA administration
- Rx Solutions
- Stop-loss insurance
- Employee assistance programs
- Benefits compliance
- Third-party administration
- Health advocacy services
- Employee communications
- Professional employer organization services



## CORPORATE BENEFITS CONTINUED

### RETIREMENT PLANS – QUALIFIED

#### Services:

- Plan governance
- Plan design
- Provider benchmarking
- Investment advice
- Target-date fund consulting
- Fiduciary compliance
- Participant outcomes
- Individual financial consulting

#### Types of Plans:

- 401(k)
- 403(b)
- 457 governmental plans
- Defined benefit plans
- Cash balance plans
- Profit sharing plans
- Simplified employee pension plans, SIMPLE, Solo(k)

### EXECUTIVE BENEFITS PLANS

- Plan design and consulting
- Plan administration and recordkeeping
- 409A nonqualified deferred compensation
- Supplemental executive retirement plans (SERPs)
- 457(b) non-governmental plans
- 457(f) plans
- Corporate-owned life insurance (COLI)
- Bank-owned life insurance (BOLI)

- Insurance company-owned life insurance (iCOLI)
- Global/multi-currency executive plans
- Carried interest plans
- Executive bonus plans
- Executive group term carveout plans
- Split-dollar life insurance plans
- Disability income protection solutions
- Compensation consulting services

### HR CONSULTING

- Benefits administration
- HR services
- HR outsourcing
- HR audits
- Legal compliance
- Employment process

- Employee handbook
- Wage and hour
- Compensation
- Performance management
- Employee relations
- Payroll, benefits and HR administration systems

## INDIVIDUAL SOLUTIONS

### PERSONAL INSURANCE / PRIVATE CLIENT GROUP

- Homeowners, farm and ranch
- Watercraft and yachts
- Personal aviation and aircraft
- Secondary and seasonal homes
- Group excess programs
- Flood insurance and excess flood

- Rental properties
- Automobiles, including antique and recreational vehicles
- Valuable personal property, jewelry, fine art and wines
- Personal families and kidnap & ransom

### ESTATE PLANNING / LIFE INSURANCE

- Life insurance
- Expert medical and financial underwriting
- Policy valuation
- Alliances with international tax and legal firms, and policy valuation firms
- Disability insurance

- High-limit disability insurance
- Long-term care insurance
- International insurance solutions
- Structured settlements
- Buy-sell
- Business planning

### WEALTH MANAGEMENT

- Financial planning
- Portfolio reporting
- Investment consulting
- Research
- Retirement planning

- Alternative investment strategies
- Asset allocation
- Asset management
- Retirement distribution
- Wealth accumulation planning

NFP Corp. (NFP) provides employee benefits, property & casualty, retirement and individual private client solutions through its licensed subsidiaries and affiliates to clients across the U.S. and abroad. Securities may be offered through Executive Services Securities, LLC, member FINRA/SIPC, and investment advisory services may be offered through NFP Retirement, Inc., subsidiaries of NFP. Securities may also be offered through Kestra Investment Services, LLC, member FINRA/SIPC, and investment advisory services may be also offered through the affiliate RIA, Kestra Advisory Services, LLC, neither of which are affiliated with NFP. PartnersFinancial and Benefits Partners are network platforms of NFP Insurance Services, Inc. (NFPISI), which is a subsidiary of NFP. Some members of the network platforms are not owned or affiliated with NFP. Please check with your advisor for more information.