

Private Client Resources: List of Services

A bright financial future. You want one. Who doesn't? But protecting what you own, taking care of your family and finding the best way to grow and manage your wealth can be overwhelming. Unless you have a partner. Scratch that. Unless you have the right partner. That's us — NFP.

Preparation & Implementation of Your Financial Plan

- Fact Finder session to gather information and formulate your financial plan — the foundation, values and motivations driving your family's financial personality
- Customized Financial Plan presented to help establish and reach your financial goals
- Action items list created to map out the steps needed to execute the plan

Estate Planning*

- Review of wills, trusts and asset titling to ensure these meet your wishes and work within current law
- Sophisticated estate planning recommendations to help minimize your potential estate tax exposure
- Real estate and business assets held in LLCs for liability protection, probate avoidance
- Review your beneficiary designations for your retirement plans and insurance policies
- Crummey Notices: preparation, execution, vaulting for eventual estate tax audit
- Access to our team of CFP® practitioners supported by experienced staff throughout the year

Retirement/Cash Flow Management

- Goal Modeling — “What if” scenarios, e.g., effects of earlier retirement, a major purchase, etc
- Cash flow and budgeting
- Monte Carlo simulation modeling to provide “best/worst” projections

Asset Management

- Review and recommendations on overall asset allocation
- Manager review analyses through third parties such as Standard & Poor's and Lipper
- Specific retirement investment recommendations and an investment review across all taxable vs. qualified accounts for tax-efficient strategies
- Provide 401(k) strategy and allocation recommendations

Risk Management

- Life, Disability Income Insurance: review existing coverage and analyze need
- “In-Force” analyses every three years on existing policies to determine their ongoing performance
- Long Term Care Insurance analysis for the client and / or parents
- Auto, Homeowners, Umbrella Liability — review deductibles, identify gaps
- Due diligence / monitoring of insurance companies' financial strength

Corporate/Group Benefits Planning

Corporate Executives

- Coordinate all qualified and non-qualified retirement plans and allocations with overall personal financial plan. Bonus, stock option, RSU and other compensation programs similarly coordinated.
- Integrate available carve-out benefit strategies and programs into overall risk management/insurance profile
- Analyze all corporate health insurance programs to maximize benefits



Corporate/Group Benefits Planning Continued

Business Owners

- Review of all Group Benefits, including Group Health, Life, Disability, 401(k), Deferred Compensation, Liability
- Buy / Sell Agreements to support business continuation plans
- Succession planning

Alerts and Alarms

- Asset allocation alerts triggered if market values push your allocation outside agreed-upon range
- Insurance premium due dates
- Expiration dates for family documents such as passports, drivers' licenses
- Vesting and expiration dates of RSUs, options
- Year-end planning:
 - Fund Flexible Spending Account at work
 - Fund children's college accounts
 - Gift your annual exclusions
 - Pay state and local taxes by December 31 to get tax deduction
 - Consider tax loss selling to offset gains

Gifting and College Education Planning

- Maximizing both your lifetime and annual exclusions
- Calculate education funding needs and evaluation of most appropriate savings vehicle

Additional Services

- Mortgage and overall debt analysis
- Review credit reports and tips to improving your credit score
- Recommendations on credit protection
- How to reduce the risk of identity theft

Going the extra mile ...and beyond.

Becoming a true partner, advisor and reliable resource isn't easy. It's earned. Your financial situation, your goals, your risks and your legacy are what make you unique. We understand that.

Whether you're looking for wealth management, estate planning or personal insurance, we can create a tailored solution that's right for you. Leveraging the expertise of our cross-functional team of experts and a commitment to address your unique needs, we'll work hard to help you realize your goals.

Because at NFP, it's personal.

At NFP Corp.

Our solutions and expertise are matched only by our personal commitment to each client's goals. We're a leading insurance broker and consultant that provides employee benefits, property & casualty, retirement, and individual private client solutions through our licensed subsidiaries and affiliates.

NFP has more than 3,800 employees and global capabilities. Our expansive reach gives us access to highly rated insurers, vendors and financial institutions in the industry, while our locally based employees tailor each solution to meet our clients' needs. We've become one of the largest insurance brokerage, consulting and wealth management firms by building enduring relationships with our clients and helping them realize their goals.

For more information visit, [NFP.com/private-client-resources](https://www.nfp.com/private-client-resources).

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*Estate planning is done in conjunction with your estate planning attorney, tax attorney, and/or CPA.
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