# Simplify your financial life

Wealth is always accompanied by complexity — whether preserving assets in the face of volatile markets, leaving a legacy without subjecting heirs to excessive taxation, exiting a successful business or protecting a substantial employer stock position.

We can help you simplify.

## Your life. Your priorities.

Because it's about you, your family and your future, our first charge is getting to know you. We ask a lot of questions — and then keep asking. What goals do you want to achieve as an individual? As a family? Are your estate planning documents up to date and consistent with current tax codes? Do you consider yourself a disciplined saver? What gives you a sense of purpose? It's a deeply personal, discreet dialogue that informs an artfully crafted portrait of your financial challenges and opportunities.

**We take the time to deeply understand your goals and values. We then develop strategies to help protect and preserve your wealth.**

## Solutions to fit all your needs.

### Financial Planning

At NFP, we take the time to understand your needs, goals and values. We then develop your personalized financial plan to help protect and preserve what's most important to you.

### Strategic & Tactical Asset Allocation

Our first step is to understand your investment objectives and priorities. We then construct a portfolio with what we view to be the appropriate mix of equities, fixed income securities and alternative investments. Specialists will align your asset allocation with your goals, monitor your portfolio and advise you on any required future adjusting.

### Risk Management & Insurance Strategies

No financial plan is complete without a full review of your existing insurance and overall risk management strategy. If you need life, disability income, long-term care, property and casualty, liability or even a more complex solution, we will identify the approach we believe to be most appropriate for you and your family.

### Estate, Gift & Trust Planning

Estate, gift and trust planning is more than wealth transfer upon death. Our estate planning process integrates your goals and values for a tax efficient disposition of your assets during life and beyond.

### Cash Flow & Retirement Planning

Understanding the balance between your financial commitments and your cash flow requirements will help us evaluate scenarios most suited for maintaining your lifestyle before and after retirement.

### Education Planning

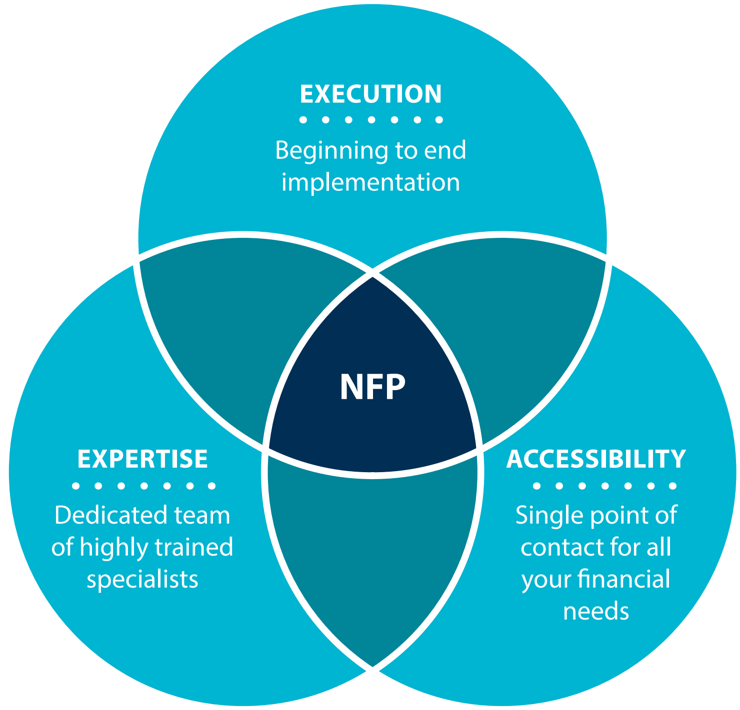
A college education is one of the most valuable gifts you can give a child, but it can also be one of the most expensive. Our advisors can develop a tax-efficient funding strategy to help you achieve that goal.

### Philanthropic Planning

Creating a plan for charitable giving can be a complex — but rewarding — process. We'll help you identify your specific goals for giving, and align your passion with a tailored, tax-efficient action plan.

## We take on the complexities so you don't have to.

Once we agree on your plan together, we bring it to life for you. Our advisors work alongside our investment, insurance, and estate planning specialists to devise a comprehensive plan that helps protect and preserve your wealth. We implement your plan as it was designed, and continually monitor and make adjustments to ensure that it stays on course — giving you the satisfaction of knowing that all the elements of your financial life are working together in concert with each professional you work with.




## 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 specialists and a commitment to address your unique needs, we'll work hard to help you realize your goals.

Because at NFP, it's personal.

## Financial solutions and a whole lot more.

NFP is a leading insurance broker and consultant that provides employee benefits, specialized property and casualty, retirement, and individual privateclient 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.

NFP has more than 5,800 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**



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