Asset protection that's personal

Managing the risks that can threaten your financial well-being is every bit as important as saving and investing toward your goals. Selecting the right insurance is a critical element of any comprehensive financial plan. As your circumstances change, so do your needs. We review our clients' entire portfolio regularly to help minimize risk and maximize security.

Life Insurance

- Income replacement
- Estate and gift tax planning
- Executive carve-out programs
- Non-qualified defined benefit plans
- Non-qualified deferred compensation
- Key man / Buy sell / Business succession planning
- Cash value insurance as a tax-advantaged asset can be used to hedge against traditional retirement assets

Disability Income Insurance

- Income replacement
- Business overhead / Buy sell
- Executive carve-out programs – utilizing discounted individual policies

Long Term Care Insurance

- Coordinating coverage with retirement and estate planning strategies
- Executive Carve-out programs – utilizing discounted individual policies

Corporate Benefits

- Disability / LTD
- Health & Welfare
- Group life programs
- State DBL programs
- Voluntary benefit programs
- STD / A.S.O. programs
- Deferred compensation
- 401(k) & qualified retirement programs

Property & Casualty Insurance

- Homeowners, farm & ranch
- Secondary & seasonal homes
- Rental properties
- Watercraft / yachts
- Personal aviation / aircraft
- Flood insurance / excess flood
- Automobile, including antique & recreational vehicles
- Valuable personal property, jewelry, fine art, wines, etc.
- Personal families / kidnap & ransom
- Group excess programs
- Directors and Officers (DnO)
- Errors and Omissions (EnO)

We exist to help protect you and your possessions.

By devoting ourselves to this sole pursuit, we've built true expertise in assessing goals, gauging risks and helping you secure coverage that's the right fit, backed by some of the leading insurance underwriters. Whether you're looking for wealth management, estate planning or personal insurance, we can create a tailored solution that's right for you.

Because at NFP, it's personal.

About NFP

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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