

Executive Benefit Strategies

Strategy	Compensation Consulting	Nonqualified Deferred Compensation	Supplemental Executive Retirement Plan	Executive Life Insurance Bonus Plan	Executive Disability	Executive Term Life
Goal	Provide strategic compensation packages for executives and board members to help companies manage risk and maximize ROI.	To allow executive deferrals of compensation above qualified plan limits.	To provide additional retirement income.	To fund an executive owned life insurance policy using company dollars.	To fund an executive owned Disability Income insurance policy using company dollars.	Provides companies comprehensive protection against the pitfalls that may arise in the death of key personnel.
Synopsis	Advise the board on governance and compensation best practices, especially regarding the financial compensation awarded to an organization's CEO and top executives.	Executive enters into agreement to defer compensation until future date (e.g. retirement or other interim financial goal).	Agreement to promote loyalty and provide a meaningful benefit at retirement.	Company funds minimum premium plus discretionary contributions. Executive owns and selects beneficiaries of the policy.	Company funds premium. Executive owns policy.	Employer-paid, non-voluntary program that offers high limits for individual coverage through simplified underwriting.
Benefits	<ul style="list-style-type: none"> Set up long-term incentive plans to attract, motivate and retain current and future key employees Create retention programs aimed at ensuring key talent stays focused through various events 	<ul style="list-style-type: none"> Pre-tax savings and earnings Can designate participants, vesting and company match Minimal ERISA compliance May provide plan sponsor cost recovery Immediate plan financing with institutional life insurance 	<ul style="list-style-type: none"> Stated benefit amount based on defined benefit or defined contribution Can designate participants, vesting and duration of benefit Minimal ERISA compliance May provide employer cost recovery Immediate plan financing with institutional life insurance 	<ul style="list-style-type: none"> Provides permanent, portable life insurance benefit vs. group term Policy values grow tax deferred, may be accessed income tax free All premiums deductible to company No book liability 	<ul style="list-style-type: none"> Permanent and portable policy for executive. Can provide for amounts above group DI limits Premiums tax deductible to company Provides maximum income replacement ratios 	<ul style="list-style-type: none"> Policies are portable and convertible to permanent insurance Employee can keep full coverage at retirement or termination Coverage levels greater than what can be provided in the group program

Solution	Compensation Consulting	Nonqualified Deferred Compensation	Supplemental Executive Retirement Plan	Executive Life Insurance Bonus Plan	Executive Disability	Executive Term Life
Target Employee	<ul style="list-style-type: none"> Highly compensated executive or board member 	<ul style="list-style-type: none"> Highly compensated executive Need to defer compensation above qualified plan limits Wants to defer income due to high tax bracket 	<ul style="list-style-type: none"> Highly compensated executive Need for supplemental retirement income 	<ul style="list-style-type: none"> Highly compensated executive Wants to supplement retirement income Has need for additional life insurance 	<ul style="list-style-type: none"> Highly compensated executive Wants an additional income protection benefit and cover all forms of compensation including equity Wants guaranteed standard issue - no medical exams 	<ul style="list-style-type: none"> Business owner, partner or executive Wants simplified issue - no medical exams Wants to keep full coverage at retirement or termination
Target Employer	<ul style="list-style-type: none"> Desire to recruit, reward, retain key executives Wants to determine the appropriateness of the compensation provided over an executive's tenure in relation to the market and the executive's performance Desire to determine the appropriateness of the compensation provided over an executive's tenure 	<ul style="list-style-type: none"> Desire to recruit, reward, retain key executives Wants control over plan features such as deferral limits, matching contributions, investment choices and vesting Desires control over plan and assets 	<ul style="list-style-type: none"> Desire to recruit, reward, retain key executives Wants control over plan and assets Strong retention tool 	<ul style="list-style-type: none"> Desire to recruit, reward, retain key executives Desire to avoid most of the administrative requirements associated with qualified plans under ERISA Wants a current tax deduction 	<ul style="list-style-type: none"> Desire to recruit, reward, retain key executives Looking for packaged pricing discounts Simple and easy to administer without formal recordkeeping platform expenses 	<ul style="list-style-type: none"> Desire to use company-owned life insurance benefits to purchase an owner or partner's interest in the company in the event of that person's disability, death or retirement, or that allow a retiree to sell his or her interest in the company to the business, where allowed
Retention Value	<ul style="list-style-type: none"> Medium High 	<ul style="list-style-type: none"> High 	<ul style="list-style-type: none"> High 	<ul style="list-style-type: none"> Low 	<ul style="list-style-type: none"> Medium 	<ul style="list-style-type: none"> Medium

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