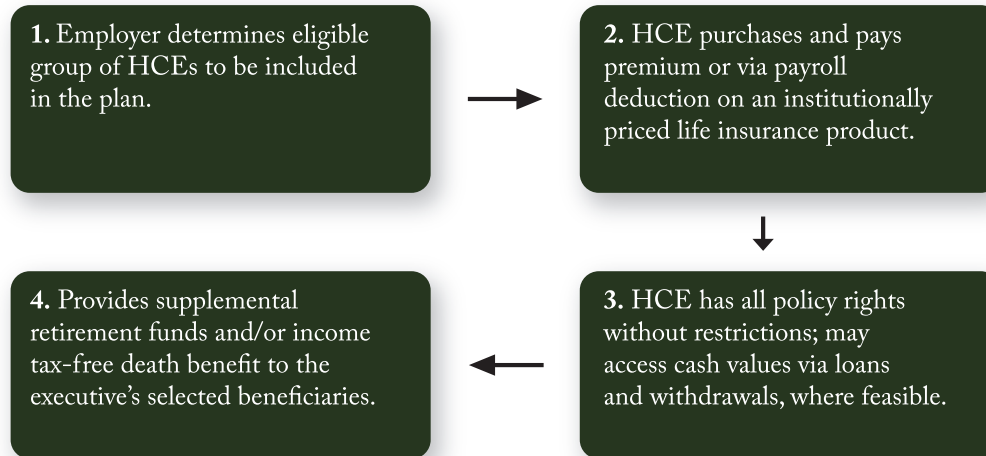


How the Plan Works



Summary

Your company's success depends on retaining your key executives. Find out how a tax advantaged accumulation plan that uses institutionally priced life insurance can enhance your overall compensation package and provide key executives with a more efficient way to save for their future. This low-cost benefit could deliver high value for your highly compensated executives today.

Together with NFP Executive Benefits, we will provide a complete proposal to assist you in selecting a suitable plan design for your company. We appreciate the opportunity to provide you with this information and look forward to working with you.

Thomas E. Bonhag offers securities and investment advisory services through AXA Advisors, LLC (NY, NY 212-314-4600), member FINRA/SIPC, and offers annuity and insurance products through AXA Network Insurance Agency, LLC and its affiliates.

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