

Bank Services

For years banks and financial institutions have recognized the need to find and keep talented executives in a cost effective manner. It's these executives and corporate leaders that create opportunity and drive shareholder value.

Executive benefit plans have been a tool that many banks have turned to as the means to recruit and retain the talent that they need to make their organizations successful. In addition, a majority of banks utilize bank-owned life insurance (BOLI)* as a means to control the costs associated with benefit plans.

We understand these needs and are prepared to help by partnering with NFP Executive Benefits, which provides our firm the scale and resources of a national company. The NFP Executive Benefits platform was designed to provide seamless assistance to banks and financial institutions in their efforts to maintain a competitive compensation and benefit structure for their key executives and personnel, while controlling the expense of doing so.

Benefits of working with this platform through our firm include:

- **Intellectual Capital** Access to several of the executive benefits and BOLI industry's best allows delivery of cutting-edge ideas that will meet the most stringent accounting, tax and regulatory requirements.
- **Funding Choice** Access to appropriate funding choices from a diverse group of funding alternatives such as bonds, mutual funds and BOLI.
- **Provider Choice** Access to major financial product providers and leading third-party plan administrators allows delivery of the appropriate products and services for each client's objectives.
- **Institutional Identity** Name brand recognition in working with a national organization.
- **Commitment to Excellence** Together with NFP Executive Benefits, our commitment to excellence is deeply rooted in everything that we do.

When you have made the decision to control your bank's benefit costs and retain your organization's most valuable assets – it's people – we will be there for you. Our people, processes and passion to deliver excellent results will be put to work for your organization.

Bank services consulting, design, implementation and administrative services cover the following areas:

Executive Compensation Consulting

- Non-qualified Plans
- Deferred Compensation Plans
- SERPs
- Non-qualified and Qualified Retirement Plan Integration
- Phantom Stock Plans

Executive Carve Out Plans & Services

- Executive Life, Long-Term Care and
- Disability Insurance
- Executive Financial Planning

Bank Owned Life Insurance (BOLI)

- General Account
- Separate Account

Investment Advisory Services

- Fund Analysis
- Asset/Liability Analysis

Not FDIC insured. May lose value. Not a deposit. No bank or federal government agency guarantees.

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