



More offering. Less risk.

The pace of business continues to **accelerate**, and corporations face increasingly unique **challenges** such as:

- Volatile financial markets
- Lurking talent poachers
- Losing top talent
- Increased scrutiny and regulation

COVERING ALL YOUR BASES

NFP is your all-in-one risk management team. We're particularly savvy in the corporate world, and we know how your business relates to everyone else's. This enables us to see problems – and solutions – you may not be aware of.

We support organizations just like yours, absorbing your business strategy and examining all areas of exposure through that lens. We work to understand your risks, prioritize them, and help you handle them on your own terms.

We help calculate the cost of what's at stake to give you a clear picture of what to address and when. Then we leverage our market insights and rally our experts to design solutions that will transfer your risk to the insurance market to help achieve your goals.

SPECIALIZED COVERAGE FOR YOUR TOP TALENT

In any employment environment, the direct costs to replace a highly compensated executive is estimated to be 200% of the annual salary associated with that position. If indirect expenses are considered, the total cost can increase to 400%*. Considering the competitiveness of the upper end of employment market, attracting, and retaining key employees is of utmost importance.

*Society for Human Resource Management (SHRM) & Center for American Progress

THE RISK CHECKLIST

Even if you have top dollar coverage that checks all the boxes, how do you know if you're protected?

Consider the following questions:

- **Does my organization have the tools to attract, motivate, and retain current and future key employees for the long-term growth of the Company?**
- **How do I make sure that my most valuable assets – my top executives – feel rewarded and motivated to continue making my company great?**
- **Have I developed a plan that provides incentive and goal-oriented rewards that motivate and drive our business performance?**
- **Do I have a partner that knows my business well enough to identify risks I may not see?**

Key employees want to see in tangible ways – preferably financially driven – that an organization recognizes and appreciates their efforts in making their company a success.

DEVELOP PROGRAMS AND GOAL-ORIENTED REWARDS THAT CAN MOTIVATE AND DRIVE YOUR BUSINESS PERFORMANCE

The challenges involved in setting and managing executive pay have never been more formidable. Today, executive pay routinely faces massive scrutiny. As a result, companies are faced with the daunting prospect of having to satisfy shareholders, regulators, and executives with their decisions on compensation.

We use our expertise to design a compensation plan tailored to your organization's exact needs. From compensation strategy and design to competitive executive benefits packages to incentivize performance, we're here to help. We advise the board on governance and compensation best practices, especially regarding the financial compensation awarded to an organization's top executives and CEOs. Our Compensation packages are strategically designed to maximize performance and strengthen an organization's ability to attract, motivate and retain key executive talent.

ADDRESS THE UNINTENDED SHORTFALLS OF GROUP BENEFIT & RETIREMENT PROGRAMS

Whether by plan design, or by way of regulatory limitations, group benefit plans can cause unintended reverse discrimination against highly compensated employees. The regulatory limits on qualified retirement plans like a 401(k), and plan design caps on group disability and life insurance programs create shortfalls that decrease the effectiveness of these valuable programs. Together we can help develop a forward-thinking executive benefits plan that is a win-win.

ADDRESS THE COSTS OF DELAYED RETIREMENT

Regulatory rules restrict the amount of that can be contributed to tax-deferred plans, like a 401(k). A common rule of thumb is that retirees will need 70-80% of their final income to maintain their standard of living during retirement. Highly compensated employees may only be able to replace 30-50% of their salary — creating a retirement income gap. Executive benefit solutions allow you to bridge the gap, giving you an essential recruiting and retention advantage.

MANAGE YOUR RISK — AND A WHOLE LOT MORE

Don't rely on the way it's always been done at your organization. Work with NFP for a unique partnership. Benefit from expert knowledge of every aspect of your organization, a full understanding of the entire risk management landscape, and beneficial relationships across the industry — all in one place.

For more information, contact Trey Deupree at 972-672-8245 or Trey.Deupree@nfp.com.

Insurance services provided through NFP Executive Benefits, LLC. (NFP EB), a subsidiary of NFP Corp. (NFP). Doing business in California as NFP Executive Benefits & Insurance Agency, LLC. (License #OH86767). Securities offered through Kestra Investment Services, LLC, member FINRA/SIPC. Kestra Investment Services, LLC is not affiliated with NFP or NFP EB.

Investor Disclosures: <https://bit.ly/KF-Disclosures>

© 2022 NFP Corp.

Property and Casualty
Corporate Benefits
Individual Solutions

NFP.com

