



1141 East Main Street
Suite 206
East Dundee, IL 60118
Phone: 866-428-9200
www.invisionbenefit.com



Invision Benefit Ltd.

Important Notice: The foregoing discussion is for informational purposes only. Not all NFP firms offer all of the products and services listed herein.

National Financial Partners Corp. and NFP Securities, Inc. do not provide legal or tax advice. Any decisions whether to implement any program or approach mentioned in these materials should be made by the client in consultation with professional financial, tax and legal counsel. Any guarantees offered by life insurance products are subject to the claims paying ability of the issuing insurance company.

At Invision Benefit we provide tailored benefit solutions to businesses that rely on our distinct expertise and thorough dedication to their success.

Our affiliation with National Financial Partners Corp. (NYSE: NFP) is based on a profound commitment to ensuring that clients have the advantage of objective, unbiased advice, as well as access to financial and intellectual capital, regulatory compliance support and technology solutions typically available only to the largest national firms. NFP consists of a powerful nationwide network of more than 300 firms that are committed to the highest standards of professionalism.

We believe that our clients have the distinct advantage of working with an independent firm that is able to meet a wide range of their needs—from life insurance to investments, from corporate benefits to strategic alliances with CPAs and financial institutions.

Relationships with Leading Insurers

Our clients have access to NFP's considerable buying power among insurance companies selected for their quality, market position, underwriting orientation and financial strength. Each of these carriers maintains a Dedicated Resource Unit that is focused on providing us and our clients with a high level of service.

Expert Advocacy on Your Behalf

NFP's Underwriting Advocacy department is a critical resource that provides expert negotiations with insurance companies, as well as case consultation and staff training. As a result, our clients' cases are evaluated by insurance company underwriters according to their unique situations, rather than how they fit into a statistical model.

Leading-Edge Technology Tools

Using NFP's advanced decision analysis tools, we can offer clients a clear understanding of the conceptual goals underlying different types of policies. We can link all of our clients' product decisions into an integrated reporting format and access advanced information and tools to evaluate the strength of various insurance products, based on clients' specific needs.

The Financial Professionals of Invision Benefit are committed to staying up-to-date on the most creative strategies in the industry to help you build, manage and preserve your wealth. Through specialized training opportunities, marketing conferences and the NFP website, we are constantly refining our expertise and knowledge of innovative strategies to serve our clients' evolving needs.

Integrated Investment Resources

NFP Securities, Inc., is ranked as one of the nation's top broker/dealers.* Through NFP Securities, we have access to the nation's leading investment companies and offer a broad range of products and services, including but not limited to:

- ◆ Mutual funds
- ◆ Variable annuities
- ◆ Variable life insurance
- ◆ Alternative investments
- ◆ Retirement plans
- ◆ 529 plans
- ◆ 401(k) plans

Our ability to link client planning data with sophisticated economic, investment and money management analytical resources enables us to provide a high level of advice and design customized investment plans on a broad range of products and services—while providing fully enabled online information access.

Corporate Benefits Resources

At Invision Benefit we have access to NFP Benefits' extensive portfolio of the best-of-class products, resources and technologies. These solutions assist in overcoming the challenges employers face, while meeting the needs most critical to employees' security and well-being.

Leveraging NFP's relationships with corporate benefits carriers and technology solution providers, we are able to offer a full range of benefits capabilities, including:

- ◆ Medical
- ◆ Dental
- ◆ Group disability
- ◆ Group life
- ◆ Pharmacy management
- ◆ Long-term care
- ◆ Individual disability
- ◆ Retirement plans
- ◆ Stop loss
- ◆ Voluntary benefits

We supplement these products with the ability to provide a variety of services including cafeteria administration, COBRA administration, flex savings accounts, HIPAA compliance, HR consulting, international benefits, web-based benefits and 401(k) administration.

*InvestmentsNews 2003 ranking of independent broker dealers by gross revenue.

While not all NFP Affiliates offer all of the services described in this brochure, all of these services and capabilities can be accessed by every affiliate.