

Executive Summary

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Group Life Insurance Benefit for
FNGLA Members and their Employees

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FNGLA Membership Committee

The mission of FNGLA's Membership Committee is to promote and enhance the FNGLA member experience through the development of recruitment & retention programs and the establishment & expansion of member services. The projects overseen by this committee include membership retention and recruitment programs, chapter relations, and specific member services including third company alliances.¹

Having actively served the needs of FNGLA Members for more than 8 years as a Wealth Management Advisor, volunteer, committee chairperson and chapter manager, I am often asked the question "What does FNGLA do for me?" Many of the members of this very committee have assuredly been asked the same.

I am confident that we can all rattle off many of the political action events, education events, certifications and scholarship opportunities that have been the direct result of committed members giving selflessly of their time and resources.

However, in times such as these, many of our members are looking for more tangible benefits to help them grow their businesses, market their products or services and reduce costs that can add to the bottom line.

The Membership Committee has successfully accomplished these tasks through negotiated rates on merchant card services with First National Merchant Solutions, workers compensations insurance discounts from Summit, thanks to the diligent efforts of Closson Insurance, free listings on the FNGLA Plant & Product Locator and most recently, discounts on AAA membership.

It is our pleasure to introduce a Member Benefit that not only can protect the family of our members, but also has the potential to save members and their employees a significant amount of money on their life insurance needs.

¹ <http://www.fn gla.org/fngla-action/committees.asp>

Executive Summary: Table of Contents

- I. Program Description
- II. Group Life Insurance as a Member Benefit
- III. History and Description of Company
 - a. LPL Financial
 - b. Team
 - c. Sun Life Financial
- IV. Commonly Asked Questions
- V. Conclusion

I. Program Description

Group Life Insurance is term insurance that covers you for as long as you remain an eligible member and continue to pay your premium. Because this coverage is term life, it does not build any cash value for you to borrow against or receive upon cancellation.

Life Insurance provides added financial protection at an affordable price. You can ensure your family's financial security in the event of an unexpected death. We have developed our plan to meet your needs through affordable features:

- You decide how much coverage you need.
- We offer coverage amounts most individuals want.
- You may take advantage of group rates when enrolling through FNGLA.
- FNGLA Member Firms can offer the plan to their spouses, employees and employee spouses.
- Accelerated benefits are available. If you are terminally ill with 12 months or less to live, you may qualify for an amount up to 75% of your total death benefit amount.
- Policies are convertible without having to provide evidence of insurability.
- Portability may also be available at group rates.

II. Group Life Insurance as a Member Benefit

There is power in numbers. Unfortunately, a large percentage of our Members do not fit into this profile. With the average Member Firm employing fewer than 20 people, the ability to negotiate discounts on products and services is diminished.

FNGLA, however, has that negotiating power. With close to 1,900 Member Firms and an overall estimated employee base over 9,000, FNGLA gains the power to negotiate.

Individual companies with fewer than 10 employees typically do not get Group Rates on Life Insurance. In fact, the average Owner/Operator will pay 20% - 30% more for an individual policy. If that person is in poor health, that rate can be as much as 75% higher.

Our plan has the ability to provide a Guaranteed Insured Amount of \$50,000.00 with no required evidence of medical history, in most cases.

Members, their spouses, employees and their spouses will now have a direct economic benefit and that was made possible through the FNGLA Membership Committee.

Your decision to add this valuable benefit may also help to bring some piece of mind to the members and their families at a time of need.

III. History and Description of Company

About LPL Financial

LPL Financial is one of the nation's leading financial services companies and the largest independent broker/dealer.* Headquartered in Boston, Charlotte, and San Diego, LPL Financial offers **enabling technology, comprehensive clearing and compliance services, practice management programs and training, and independent research** to approximately 16,000 financial professionals and more than 750 financial institutions nationwide.

Through the 1989 merger of two brokerage firms—Linsco (established in 1968) and Private Ledger (founded in 1973)—the founders of LPL Financial sought to create a formidable alternative to Wall Street firms, one in which financial advisors could build highly competitive businesses while always doing what was right for their clients.

Today, LPL Financial is proud to be an **enabling partner** helping a broad range of financial professionals focus on what they do best—help their clients attain their financial goals.

*As reported in Financial Planning Magazine 1996-2009
Based on total revenues.

Team

Matthew J. Antos and Kneeland Chase have created a highly specialized Financial Planning and Investment Management organization located in Lakeland, Florida.

For the past 14 years, Mr. Antos has served the financial needs of high net worth individuals, self employed business owners and retiree's. He earned his CERTIFIED FINANCIAL PLANNER™ designation in 2003 after more than two years of in depth study of Estate Planning, Financial Planning, Retirement Plans and Retirement Planning, Income Tax Planning, and Investment Management.

Mr. Chase has over 22 years of experience in the advisory business and has been an independent advisor with LPL Financial since 1997. As an independent advisor, Kneeland creates customized strategies that help individuals build, protect and transfer their wealth.

Sharon Ruth has 29 years of experience in the financial services industry with 15 of those years spent in operations and as a trading desk supervisor. For the last 12 years, Sharon has served clients as a registered administrative associate and is licensed through LPL Financial with her Series 7, Life, Health and Variable Annuity licenses.

At LPL Financial, we understand the important role a financial advisor can play in managing your total financial life. When you choose an advisor supported by the vast resources of LPL Financial, you can be confident that your advisor will have access to independent research, state-of-the-art technology, innovative investment tools, and the exceptional support that allows your advisor to devote his or her full attention to your needs and objectives.

As LPL Financial Advisors, Kneeland, Matthew and Sharon have the combined experience of more than 60 years serving the financial planning and investment management needs of individuals and corporations. The firm has a unique service model that enables them to spend more time taking care of what's important to their clients.

About Sun Life Financial

Sun Life is a leading international provider of protection and wealth accumulation products and services to individual and corporate customers. With offices in 24 countries serving millions of customers, we help people achieve financial peace of mind by providing sound financial solutions throughout their lifetimes.

The company was founded in 1865 and is headquartered in Toronto, Canada. Sun Life Financial Inc. is a public company and trades on the Toronto, New York and Philippine stock exchanges under ticker symbol SLF.

January 2010

Sun Life named one of the Global 100 Most Sustainable Corporations in the World
Sun Life has been selected as one of the Global 100 Most Sustainable Corporations in the World.

The Global 100 is derived from an initial list of 3,000 corporations from 24 countries. The final Global 100 list identifies the 100 corporations which have been most proactive in managing environmental, social and governance issues. Sun Life is the only North American insurance company and one of only 9 Canadian corporations across all industries named to the list.

Sun Life Wins DALBAR service award

The U.S. division of Sun Life received its fifth consecutive DALBAR Financial Intermediary Post-Sale Service Award for 2009. The award identifies Sun Life as a service leader in the financial services industry and recognizes our commitment to our customers. DALBAR, a U.S. financial services market research and consulting firm, annually honors companies that exceed industry standards in post-sale servicing.

V. Conclusion

Definition of Insurance:

When you need it most, it's usually too late!

One of the objectives of the Membership Committee is to provide meaningful benefits to attract and maintain members.

Our intent is to provide piece of mind to the family's of our members and their employees through this Group Life Insurance Benefit.

Together, the interests of both are accomplished the following ways:

- A Member Benefit available only through your FNGLA Membership!
- Significantly reduced prices available for Members Only!
- Employee Benefit available to the employees and the spouses of the employees at Member Firms!
- Piece of mind given to the member families that enroll in this benefit!
- Simple and quick enrollment process!
- Potential additional revenue to FNGLA!
- Potential additional revenue to NFF!

People are typically underinsured. The reasons usually fit into three main categories: denial that something bad can happen, cost of the policy and lack of education. This program attempts to address these issues through awareness, education and a low cost solution to members life insurance needs.

When we encounter the untimely death of a spouse or parent, we often discover that financial hardship could have been prevented.

We look forward to the opportunity to help the members of this very unique association.

Sincerely,

Matthew J. Antos

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