Group Life Insurance Plan

for FNGLA Members

Matthew J. Antos, CFP®
Wealth Management Advisor

LPL Financial

PROUD MEMBER OF FNGLA® FLORIDA NURSERY, GROWERS AND LANDSCAPE ASSOCIATION

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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.

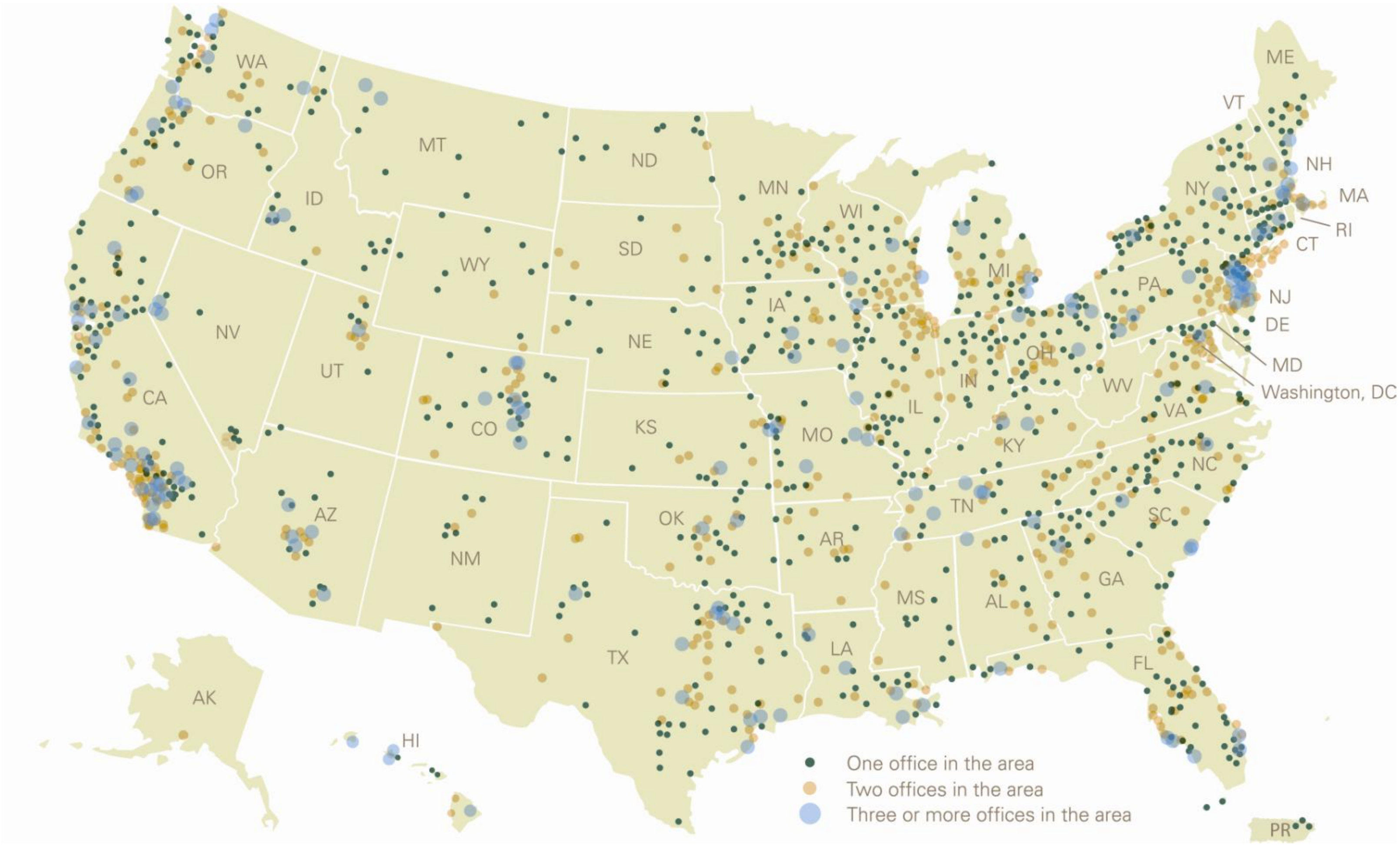
* As reported in *Financial Planning* magazine 1996-2009, based on total revenues.

Corporate Snapshot

Brokerage & advisory assets	**$279.4 billion**
Annual revenue	**$2.75 billion**
Client accounts	**3.92 million**
Financial advisors supported	**Approximately 16,000**
Advisors registered with LPL Financial & subsidiaries	**11,950**
Technology, custody, & clearing service subscribers	**Over 4,000**
Financial institution partners	**777**
Business relationships	**Over 4,800**
Employees	**Approximately 2,400**

As of 12/31/2009

LPL Financial Advisors Across the Nation



The 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.

LPL Financial is one of the nation's leading diversified financial services companies and the largest independent broker/dealer supporting more than 16,000 financial advisors nationwide (as reported in *Financial Planning* magazine 1996–2009 based on total revenues).

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.

Why Sun Life Financial

Approach to Maintaining Financial Strength

1.

Strong Reserves and Capital:

Reserves and capital are set aside to pay for benefits and guarantees, and we set aside a surplus of assets in excess of regulatory requirements.

2.

Prudent Investment Approach:

The reserves and surplus are invested and managed prudently.

3.

Risk Management Expertise:

Risk is consistently reviewed, monitored and managed to determine reserves and assets are adequate.

Sun Life Financial :
The strength and security of a top-rated company

	A.M.Best (as of Feb. 2009)	Standard & Poor's (as of March 2009)	Moody's (as of Feb. 2009
Sun Life Assurance Company of Canada	A+[1] (Superior) Second of 16 rating levels	AA[2] (Very Strong) Third of 20 rating levels	Aa3[1] (Excellent) Fourth of 21 rating levels
Sun Life Assurance Company of Canada (U.S.)	A+[1] (Superior) Second of 16 rating levels	AA[2] (Very Strong) Third of 20 rating levels	Aa3[1] (Excellent) Fourth of 21 rating levels
Sun Life Insurance and Annuity Company of New York	A+[1] (Superior) Second of 16 rating levels	AA[2] (Very Strong) Third of 20 rating levels	Aa3[1] (Excellent) Fourth of 21 rating levels

1. Outlook stable.
2. Negative outlook.

As of September 31, 2009

Benefits of FNGLA Group Life Insurance

You decide how much coverage you need.

We offer high coverage amounts most individuals want without requiring medical information.

You, your family, your employees and their families can take advantage of competitive group rates by being a FNGLA member.

Payment can be made easy through payroll deduction.

Accelerated benefits at no additional cost. If you are terminally ill with 12 months or less to live, you may have access to up to 75% of your total death benefit amount.

Claim settlement bank account. Your beneficiaries can receive an interest-bearing account with check-writing privilidges on policy proceeds that can be accessed at any time.

Benefits of Group Life Insurance: Case Study 1

Assumptions:

- Owner Operator of Nursery/Landscape/Allied Business with fewer than 10 employees.
- Individual Male age 42 — $ 50,000.00 Death Benefit
- Spouse age 40 — $ 50,000.00 Death Benefit
- Two Children 6 mos. - 15 years — $ 5,000.00 Death Benefit/Child

Monthly Cost for Individual 20 year term:	Monthly Cost for Group Policy:	Monthly Cost for FNGLA Group Policy (estimate):
Male: $ 15.50	**Male:** $ Not Eligible	**Male:** $ 8.76
Spouse: $ 12.27	**Spouse:** $ Not Eligible	**Spouse:** $ 8.76
Children: $ Not Available	**Children:** $ Not Eligible	**Children:** $ 1.80
Total: $ 27.77	**Total:** $ Not Eligible	**Total:** $ 19.32

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All quotes and hypothetical's are estimates.

Benefits of Group Life Insurance: Case Study 1 - RESULTS

Annual Savings:

30.4 %

Assumptions:

- Owner Operator of Nursery/Landscape/Allied Business with fewer than 10 employees.
- Individual Male age 42 — $ 50,000.00 Death Benefit
- Spouse age 40 — $ 50,000.00 Death Benefit
- Two Children 6 mos. - 15 years — $ 5,000.00 Death Benefit/Child

All quotes and hypothetical's are estimates.

Benefits of Group Life Insurance: Case Study 2

Assumptions:

- ❖ Owner Operator of Nursery/Landscape/Allied Business with fewer than 10 employees.
- ❖ Individual Male age 52 — $ 50,000.00 Death Benefit
- ❖ Spouse age 50 — $ 50,000.00 Death Benefit
- ❖ Two Children 6 mos. - 15 years — $ 5,000.00 Death Benefit/Child

Monthly Cost for Individual 20 year term :	Monthly Cost for Group Policy:	Monthly Cost for FNGLA Group Policy (estimate):
➢Male: $ 31.92	➢Male: $ Not Eligible	➢Male: $ 19.84
➢Spouse: $ 20.59	➢Spouse: $ Not Eligible	➢Spouse: $ 19.84
➢Children:$ Not Available	➢Children:$ Not Eligible	➢Children:$ 1.80
➢Total: $ 52.51	➢Total: $ Not Eligible	➢Total: $ 41.48

All quotes and hypothetical's are estimates.

Benefits of Group Life Insurance: Case Study 2 - RESULTS

Annual Savings:

21.0 %

Assumptions:

- Owner Operator of Nursery/Landscape/Allied Business with fewer than 10 employees.
- Individual Male age 52 — $ 50,000.00 Death Benefit
- Spouse age 50 — $ 50,000.00 Death Benefit
- Two Children 6 mos. - 15 years — $ 5,000.00 Death Benefit/Child

All quotes and hypothetical's are estimates.

Benefits of Group Life Insurance: Case Study 3

Assumptions:

- Employee of Nursery/Landscape/Allied Business with fewer than 10 employees. Uses tobacco and loves to party. Spouse has had recent medical issues..She likes to party too.
- Individual Male age 52 — $ 50,000.00 Death Benefit
- Spouse age 50 — $ 15,000.00 Death Benefit
- Two Children 6 mos. - 15 years — $ 5,000.00 Death Benefit/Child

Monthly Cost for Individual 20 year term :

- **Male: $ 145.82**
- **Spouse: $ Not Available**
- **Children:$ Not Available**
- **Total: $ 145.82**

Monthly Cost for Group Policy:

- **Male: $ Not Eligible**
- **Spouse: $ Not Eligible**
- **Children:$ Not Eligible**
- **Total: $ Not Eligible**

Monthly Cost for FNGLA Group Policy (estimate):

- **Male: $ 19.84**
- **Spouse: $ 5.96**
- **Children:$ 1.80**
- **Total: $ 27.60**

All quotes and hypothetical's are estimates.

Benefits of Group Life Insurance: Case Study 3 - RESULTS

Annual Savings:

81.0 %

Assumptions:

- Employee of Nursery/Landscape/Allied Business with fewer than 10 employees. Uses tobacco and loves to party. Spouse has had recent medical issues..She likes to party too.
- Individual Male age 52 $ 50,000.00 Death Benefit
- Spouse age 50 $ 15,000.00 Death Benefit
- Two Children 6 mos. - 15 years $ 5,000.00 Death Benefit/Child

All quotes and hypothetical's are estimates.

Benefits of Group Life Insurance: Case Study 4

Assumptions:

- Owner of Nursery/Landscape/Allied Business with fewer than 10 employees. Children are grown, presently operating business full-time, retirement needs are secure. Wants to support National Foliage Foundation.
- Individual Male age 62 — $ 50,000.00 Death Benefit
- Beneficiary — National Foliage Foundation

Monthly Cost for Individual 20 year term:	Monthly Cost for Group Policy:	Monthly Cost for FNGLA Group Policy (estimate):
Male: $ 86.67	Male: $ Not Eligible	Male: $ 57.24
Spouse: $ Not Necessary	Spouse: $ Not Eligible	Spouse: $ NA
Children: $ Not Necessary	Children: $ Not Eligible	Children: $ NA
Total: $ 86.67	Total: $ Not Eligible	Total: $ 57.24

LPL Financial

All quotes and hypothetical's are estimates.

Benefits of Group Life Insurance: Case Study 4 - RESULTS

Annual Savings:

34.0 %

Assumptions:

- Owner of Nursery/Landscape/Allied Business with fewer than 10 employees. Children are grown, presently operating business full-time, retirement needs are secure.
- Individual Male age 62 — $ 50,000.00 Death Benefit
- Beneficiary — National Foliage Foundation

All quotes and hypothetical's are estimates.

Group Life Insurance Process

1. Member will submit preliminary application on-line indicating interest.
   Estimated Time: 5 minutes

2. When applicable, Matthew Antos will contact Member for interview and to complete the application process.
   Estimated Time: 15 minutes

3. Application forwarded to Michael Gates, Sun Life Financial.
   Estimated Time: 5 minutes

4. Customized Enrollment Kits delivered to the Member.
   Estimated Time: 10 days

5. Member signs and returns application to Sun Life.
   Estimated Time: Member dependent

Benefits to FNGLA