



Year in Review

2025

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OPENING LETTER

Dear Esteemed Friends and Partners,

As I look back on 2025, I'm reminded of what makes this team so special. It's not just the work we do, but the people behind it. Every milestone this year reflects your commitment to excellence and the care you show for our clients, partners, and each other.

This year also reminded me how powerful it is when we bring our collective experience together. Every conversation, collaboration, and client success story demonstrates how much stronger we are as a team. The expertise across our firm, combined with the trust we build with those we serve, continues to set us apart in an ever changing financial landscape.



We've continued to grow in meaningful ways, finding new opportunities to collaborate, improve our processes, and deliver thoughtful solutions that help families and businesses plan with confidence. Whether it was supporting important causes, strengthening relationships, or celebrating personal achievements, this year has been a reflection of who we are at our core.

I'm grateful for the dedication and professionalism that each of you bring to NFP Insurance Solutions. As we look ahead to 2026, I'm excited about what's next and confident that our shared focus on doing what's right for our clients will continue to guide everything we do.

Warm regards,

Howard Sharfman

Senior Managing Director

NFP Insurance Solutions

INSIGHTS.

This year, NFP Insurance Solutions was featured across several leading industry publications.

The logo for Kiplinger, featuring the word "Kiplinger" in a bold, red, sans-serif font.The logo for ThinkAdvisor, featuring the word "Think" in blue and "Advisor" in a lighter blue, sans-serif font.The logo for Rethinking65, featuring the word "Rethinking" in black and "65" in blue, with the tagline "For Advisors Managing Wealth for Life's Second Half" in small black text below.The logo for InsuranceNewsNet, featuring a blue circle with a white "IN" inside, followed by the words "INSURANCE NEWSNET" in blue, sans-serif font.

In **Kiplinger**, Howard Sharfman coauthored **"Six Steps to Simplify Your Estate for Your Heirs"** with David Handler, Partner at Kirkland & Ellis LLP, highlighting practical ways families can streamline their estates and use life insurance and PPLI to create clarity and long term liquidity.

Howard also shared our perspective on retirement income and annuity planning in two **ThinkAdvisor** articles, addressing **why clients hesitate around annuities** and **how thoughtful integration within a broader plan can build confidence and support multigenerational income.**

In **InsuranceNewsNet**, Howard's **"Why so many UHNW families are ready to talk about insurance"** piece addressed the rise in planning conversations driven by market shifts and inflation. Another INN article by Sam Steinberg, **"Making Connections With Younger Advisors"** offered insight into building meaningful COI relationships with millennial and Gen Z professionals.

In **Rethinking65**, Howard's **"How Successful Businessowners Preserve Their Legacy"** explored how ILITs can protect business value and provide tax efficient liquidity.

Select articles by Howard and Sam are featured in the following pages.

The logo for Trusts & Estates, featuring the words "TRUSTS" and "ESTATES" in a large, black, serif font, with a blue ampersand between them.

In addition to these features, we're proud to support the estate planning community as a sponsor of **Trust & Estates**, one of the industry's most respected journals. We value its role as a trusted resource for estate planners, wealth advisors, financial planners serving the UHNW.

How Successful Businessowners Preserve Their Legacy

BY HOWARD SHARFMAN

SENIOR MANAGING DIRECTOR, NFP INSURANCE SOLUTIONS

Irrevocable life insurance trusts (ILITs) are powerful, tax-efficient, and can be especially helpful if the market or a business falter.

Building and maintaining wealth isn't just about accumulating assets; it's about protecting them from taxation, market volatility and liquidity challenges. Life insurance can be a strategic tool in this process, providing heirs with an asset uncorrelated with other investments that provides near immediate access to cash. When structured within an irrevocable life insurance trust (ILIT), it can become an even more powerful, tax-efficient tool.

First, let's look at the role that life insurance plays in addressing a client's needs. Sometimes our clients ask if life insurance is necessary. The reasoning they often share is, "Couldn't I keep more money by investing wisely in the market?" The bet they're making is that they will live long enough for their investments to grow and that the investments they choose will in fact appreciate. Market cycles are unpredictable and if a client passes away during a market downturn, life insurance ensures tax-free liquidity without having to sell assets at a loss.

Additionally, clients who built successful businesses sometimes assume that the business will always be a reliable source of

wealth. However, businesses, like the market, go through cycles, and economic downturns can significantly impact their value. A well structured financial plan, including life insurance, ensures that heirs are not left in a precarious position if the business declines or fails.

Minimize Sequence Risk and Estate Tax Pressure

When it comes time to draw down assets invested in the stock market, sequencing those withdrawals is an entire strategy unto itself. This execution will depend on the family's specific needs and the time horizon of the entrusted assets. Additionally, few families want to liquidate a business or other assets under pressure just to pay estate taxes. Life insurance creates the liquidity needed to cover obligations while preserving long-term investments.



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However, an insurance payout is normally part of the taxable estate, potentially subject to estate taxes. For example, if a client has \$10 million in assets and \$5 million in life insurance, their estate would be valued at \$15 million upon death. This increase in total value could subject the estate to additional taxes, reducing the amount available for heirs.

This is where the irrevocable life insurance trust (ILIT) comes in. An ILIT removes the life insurance proceeds from the insured's estate and shields the death benefit from estate taxes. The grantor establishes the ILIT and makes contributions to fund the policy premiums; but the trustee manages the trust, controlling how the proceeds are distributed.

Here's a common example I encounter: A family breadwinner dies after accumulating significant assets and building a successful business. Because their life insurance was held in an ILIT, the policy's payout was excluded from their taxable estate. This allowed the heirs to cover estate taxes and other obligations without putting a healthy business on the chopping block just to pay estate taxes.

However, a successful family breadwinner who doesn't properly prepare with an ILIT could be forced to sell their assets, such as a business or investment property, at inopportune times to cover tax liabilities. In such cases, advisors often must help families find alternative sources of liquidity, which may not be ideal or may come with significant consequences.



Must Knows for Grantors

While the grantor does not retain control over the trust or assets once they are transferred to an ILIT, there are ways to retain some indirect influence. For example, the grantor can name a trusted individual, like a sibling or close friend, as the trustee. And the grantor's spouse may be named as a beneficiary, which provides indirect access to the funds. Selecting the right trustee is essential, as the trustee plays a central role in managing the trust and ensuring that its administration aligns with the grantor's intentions.

Weighing the Pros and Cons

The downsides of an ILIT include the administrative and setup responsibilities: establishing a new trust bank account and transferring funds to pay the insurance premiums. Furthermore, once the gift is transferred to the trust, it becomes irrevocable, and the grantor relinquishes access and control. That said, benefits of an ILIT usually outweigh the downsides for clients who are significantly wealthy or concerned about asset protection. In addition to offering critical tax savings, ILITs can protect assets from creditors or spendthrift beneficiaries.

However, ILITs may not be necessary for everyone. If a client's life insurance is likely to be used during his or her surviving spouse's lifetime or if the estate is small enough to avoid estate taxes, a revocable trust may be sufficient.

For example, if a couple has modest income and a \$2 million policy that is intended to support the surviving spouse and fund his or her lifestyle, the complexity of an ILIT may not be warranted. In these situations, the cost and administrative burden may outweigh the benefits.

The Bottom Line

For families who want to ensure their wealth endures, the goal is to transfer wealth in a way that maximizes its impact and provides security for generations to come. As an advisor, your experience is key in assisting your clients with this. And since estate laws and tax regulations change, a well structured plan should adapt to those changes.

Despite their complexity, I find the successful use of insurance and ILITs boils down to two factors: How much can they shield a family from tax exposure? And, how effectively can the life insurance policies they hold provide liquidity without forcing heirs to sell assets at a loss? When used and structured properly, an irrevocable life insurance trust can hold life insurance, an asset uncorrelated to market performance, to provide essential liquidity, protect other investments, and support long-term wealth preservation.



From Pickleball to Pop Culture: How to Actually Connect with Young Financial Professionals

BY SAM STEINBERG

INSURANCE ADVISOR & SENIOR PROJECT MANAGER, NFP INSURANCE SOLUTIONS

If you're looking to connect with younger financial professionals (i.e. Millennials and Gen Z), you'll need to take a different approach than what may have worked in the past. They show up differently in the industry, and they expect others to do the same. This isn't a bad thing, in fact, it's opening doors to more authentic, human connection in a field that's traditionally been a little too buttoned up.

Here are a few things I've learned (and am still learning) when it comes to building meaningful relationships with the next generation of advisors:

1. Meet Them Where They Are

This is more than just a physical location, it's a mindset shift. Younger advisors are redefining what work and networking look like. Traditional happy hours? Not always the go-to anymore. The drinking culture is changing, and with it, so are the environments where connections happen.

Want to build real relationships? Try showing up at events that feel natural to them. For me, it's been pickleball games, local women's golf outings, and nonprofit volunteer events. For example, through pickleball, I've teamed up with other advisors I'd love to work with, and it's amazing how much trust and connection can be built in just an hour as teammates. These settings take the pressure off and create more room for genuine conversation.

And don't underestimate digital spaces. These generations grew up online and they're connecting on Instagram, TikTok, and group chats far more than on LinkedIn. If you want to be where they are, think beyond polished bios and job updates.

2. Respect How They Want to Communicate

The way we communicate in this industry is evolving fast. The old rules of formal, face to face meetings and long email threads? They're giving way to shorter, more flexible, and often more human communication styles.

Some advisors prefer texting. Others lean toward short, emoji-filled emails that skip the "Dear so and so" and get straight to the point. Be willing to match their tone, pace, and medium, even if it's not what you're used to.

Also, respect their time. Younger professionals are often juggling a lot, and many prefer efficient digital communication over unnecessary meetings. Sometimes a quick email does the job better than a meeting or call, especially when it respects everyone's time and keeps things moving.

3. Be Authentic in Your Touch Points

This one's big: if you want to connect, you've got to show up as yourself.

Younger advisors are drawn to people who feel real. They remember the things that make you uniquely you, not just your insights on planning. For example, when I post about my experiences with dragon boat racing, Comic Con, or volunteering, I get far more engagement than when I post strictly about insurance. Those posts often open the door for deeper connections, and they make my professional content hit harder when I do share it.

Don't be afraid to let people in. Share a personal story. Show vulnerability. Talk about something

you're passionate about that has nothing to do with your industry. When people feel like they know you, the work conversations flow more naturally.

4. Use Your Superpower to Help Them Grow

One of the most meaningful ways to connect with younger professionals is to help them win, not just by sharing industry knowledge, but by supporting their overall growth.

Maybe you're great at building a strong LinkedIn presence. Or you're staying ahead of the curve with AI tools. Or you've got experience presenting to clients and know how to command a room.

Whatever your "superpower" is, find a way to share it. Help them polish their profile, learn a new tool, or build confidence in a skill they're still developing.

It doesn't need to be a formal mentorship, just a genuine offer to help in an area you know well. Helping in this way builds real credibility and opens the door for meaningful collaboration.

5. Let Your Passions Connect You, Not Just Work

We all know relationships in this business matter. But that doesn't mean every conversation has to be about business. In fact, some of the strongest connections I've made with other advisors started with shared passions outside of work.

Talk about your hobbies, your community involvement, your favorite way to unwind. Whether it's fitness, music, pets, or travel, these are the things that build trust and common ground. They create relationships that last longer than a single transaction or case.

Once the relationship is there, what you talk about matters. Younger advisors care about more than just production numbers, they want to talk about career growth, diversity in the industry, mental health, work life boundaries, and impact driven planning. These topics resonate deeply.

Generational life paths are shifting. Many younger professionals are prioritizing flexibility, experiences, and personal fulfillment in different ways than previous generations. It's not always about checking off traditional milestones, it's about building a life that feels aligned with who they are.

So, ask about what's meaningful to them beyond the office. **Great conversation starters:**

- Travel plans or bucket list trips
- Favorite local food spots or go-to coffee orders
- What they're watching or listening to (TV, movies, podcasts, pop culture)
- Hobbies or weekend activities
- Their pets, seriously, people love talking about their animals

These conversations may seem simple, but they build real connection. They show that you care about them as a whole person, not just as a professional contact.

6. Find Your People

At the end of the day, relationships thrive when they are aligned with values. Younger professionals are intentional about who they spend time with. They're looking for people who get them, who share similar energy, and who are invested in mutual growth.

So don't try to connect with everyone. Find the people who light you up, who challenge you, and who you genuinely enjoy talking to. That energy is contagious, and it makes the work feel a whole lot more meaningful. If you ever feel like you're bad at networking, you're probably just not in the right room with the right people.

Final Thoughts

Connecting with younger advisors isn't about being trendy, it's about being real. Show up with curiosity, respect, and your full self. That's where trust starts and where great partnerships are built.

LEADERSHIP IN FOCUS.

Recognized for excellence, our leadership team shapes national conversations on innovation and financial security.

We're proud to share that Howard E. Sharfman, Senior Managing Director, and Warren McGuire, President and Managing Director, have once again been recognized on **Forbes' 2025 Top Financial Security Professionals**. We're honored to have two of the country's top ranked professionals leading our firm with a client first mindset and a passion for delivering meaningful results.



This year, Howard Sharfman earned the **#1 ranking in Illinois** and was named **#7 nationally**, and Warren McGuire was recognized as **#3 in Illinois**. These rankings, developed by SHOOK Research, highlight advisors who demonstrate deep industry knowledge, strong client relationships, and a consistent track record of excellence.

Howard and Warren have built their reputations by helping ultra high net worth clients and their advisors solve complex planning challenges, preserve wealth, and build lasting legacies. Their rankings reflect not only their individual accomplishments but the strength of the entire NFP Insurance Solutions team.

Their leadership continues to inspire our team's commitment to excellence, innovation, and the highest standards of client care.

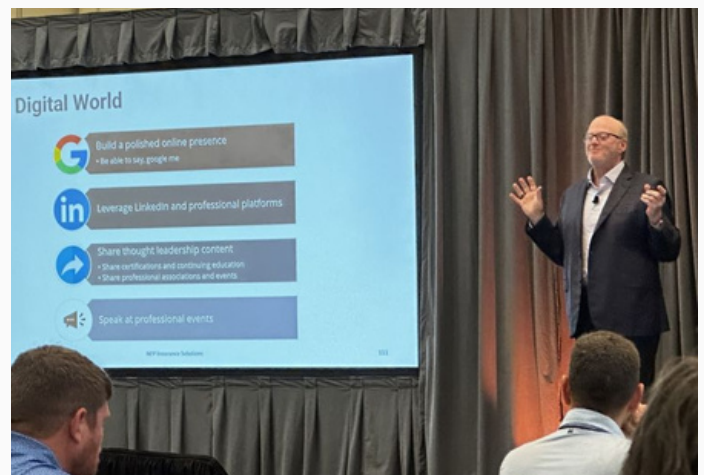
Howard Sharfman, Senior Managing Director, and Todd Loving, Managing Director, were featured speakers at the **Forvis Mazars Vision Conference**, where they discussed life insurance strategies designed to enhance wealth transfer and tax efficiency. Their session highlighted how our team collaborates with accountants, financial planners, and consultants to help clients achieve long-term financial security.



Howard Sharfman also spoke on a panel at the **Morgan Stanley Private Wealth Management Conference**, discussing strategies for partnering with ultra-high-net-worth advisors to deliver thoughtful strategies that protect wealth and create lasting legacies. His insights reflect the work our team does every day to support advisors and their clients with innovative, tax-efficient solutions.



Warren McGuire, President & Managing Director, brought an innovative perspective to the **Partners Financial Idea Forum**, presenting on the integration of artificial intelligence tools like ChatGPT into everyday business strategy. His session explored how firms can leverage AI to improve client engagement, increase efficiency, and drive smarter decision making.



Lastly, Howard Sharfman served as the keynote speaker at **Horace Mann's Financial Services Council Conference**, where he spoke about building stronger client relationships, earning trust, and delivering meaningful value in today's financial landscape.

CONNECTING & COLLABORATING.

In 2025, our events continued to create opportunities for advisors and partners to connect, exchange ideas, and explore innovative strategies for clients.



The Future of Tax-Efficient Investing with PPLI breakfast event brought together professionals across investment, insurance, and wealth management to discuss how Private Placement Life Insurance (PPLI) can be used to design customized, tax-efficient investment structures for ultra high net worth clients.



Our **Sip & Serve Pickleball Event** offered a relaxed and engaging setting for advisors to strengthen relationships, network with peers, and enjoy some friendly competition on the court, complete with custom NFP paddles for our raffle winners.



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Our **Sport & Social Event** offered a relaxed, interactive setting for estate planning attorneys, accountants, wealth managers, and other planning professionals to connect, network, and enjoy friendly competition. Hosted across paddle courts and a golf simulator, the event encouraged easy conversation and relationship building outside of a traditional meeting environment.



Todd Loving, Managing Director, and Lizzy Morrissey, Marketing Manager, represented our team at the **Forvis Mazars Government Contracting Conference**, engaging with professionals navigating the unique planning challenges within the government contracting space. The conference offered valuable dialogue around sector-specific considerations and reinforced the importance of close collaboration between planning, tax, and advisory professionals.



Sam Steinberg, Insurance Advisor & Senior Project Manager, co-hosted a **Ladies' Advisor Golf Event with Corient**, combining education, networking, and time on the course. Advisors learned new ways to identify insurance opportunities before practicing their skills with golf pros and competing in a friendly challenge.



Jacob Hartz, Managing Director, also hosted a **Pickleball Networking Event**, creating another fun and active setting for advisors to connect and collaborate outside the office.



Our 2025 events blended strategy and sport, offering advisors new ways to build relationships, exchange ideas, and stay engaged.

CLIENT STORY.

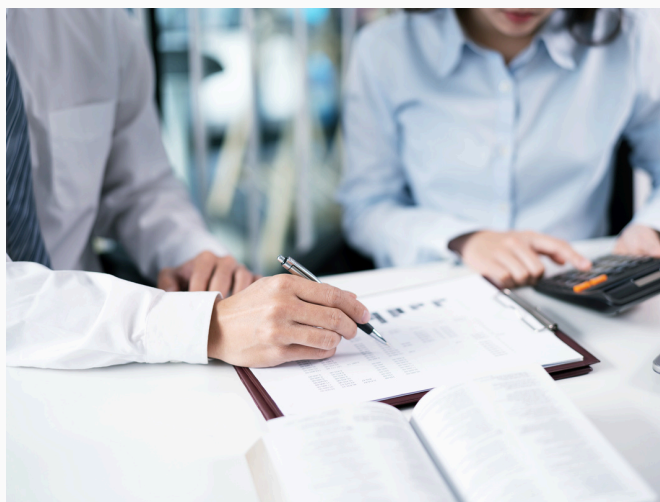
Maximizing Wealth Transfer for an Ultra High Net Worth Family

Client Background

A multigenerational family with a net worth exceeding one billion dollars sought to strategically manage new liquidity created by a major asset sale. The family's objective was to preserve wealth for future generations while maintaining flexibility and mitigating exposure to future tax liabilities.

Problem

The liquidity event created a new layer of financial complexity. Without proper planning, the proceeds would be subject to significant income and estate taxes, eroding long-term wealth potential. The family also wanted a cohesive approach that balanced investment management, estate planning, and charitable objectives while coordinating among their existing advisors.



The Solution

NFP Insurance Solutions collaborated with the family office, estate planning counsel, and tax advisors to design a customized plan centered around Private Placement Life Insurance (PPLI).

- Transferred assets to a South Dakota trust by coordinating with their family office, estate planning and income tax counsel.
- Purchased 11 private placement life insurance (PPLI) policies on the lives of generation one and generation two.
- Structured the coverage as a non-modified endowment contract (non-MEC) for potential tax-free distributions.
- Scheduled quarterly meetings to discuss asset allocation, insurance dedicated funds (IDF), and additional estate and charitable planning.
- Identified the need for an executive benefit plan and began implementing a deferred compensation program.
- Worked with counsel to create a charitable lead annuity trust (CLAT) for significant income tax deductions and charitable contributions.

The Results

Through advanced planning, the client's advisors and NFP Insurance Solutions:

- Effectively managed and allocated \$100,000,000 proceeds.
- Implemented strategies for tax-free cash accumulation and estate tax liquidity.
- Initiated executive benefit and charitable planning.



For families that are looking for a structure that provides the needed life insurance coverage in addition to allowing the client to defer federal and state income taxes, Private Placement Life Insurance is an exceptional fit. The structure protects the family while providing the client with the opportunity to grow assets income tax free in exchange for structuring and insurance costs.

For ultra high net worth individuals, **PPLI is more than just a tax-efficient wrapper; it's a strategic planning tool that preserves flexibility, enhances privacy, and maximizes wealth transfer.** With access to institutional grade investments and the ability to remove assets from the taxable estate, it delivers powerful advantages for those looking to grow and protect multigenerational wealth.

TEAM HIGHLIGHTS.

From team gatherings and community events, our 2025 highlights showcased the dedication, talent, and spirit that make us unique.



In July, our team gathered in Chicago for our **All Company Meeting**, bringing together colleagues from across the country for a day of connection, collaboration, and shared learning. The day featured presentations from team members across departments, highlighting accomplishments, new initiatives, and opportunities to grow together.



Discussions centered on how we can leverage AI, automation, and more effective tools to work smarter and deliver even greater value to the clients and partners who rely on us. Bringing everyone into one room encouraged open dialogue, cross-team idea sharing, and a collective focus on continuing to raise the standard for the work we do every day.

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Sam Steinberg participated in the **2025 Cancer Survivors' Celebration Walk & 5K**, joining fellow survivors and supporters to raise nearly \$400,000 for cancer research and awareness. Sam personally raised \$650 and shared how meaningful it was to give back to the organization that supported her during one of life's most challenging chapters.



She also had the opportunity to take a trip with First Descents, a nonprofit that provides life changing outdoor adventures for young adults impacted by cancer and other serious health conditions.



Steve Schaumberger, Managing Director, took his talent for storytelling beyond the world of insurance, leading a series of interviews for the Harvard Club of Chicago with leaders across sports, business, and media. His guests included the CEO of the Chicago Bears, the President of the Chicago Cubs, a World Series MVP, best-selling author Suzy Welch, and a global PR executive. Through these conversations, Steve explored leadership, decision making, and values, earning a reputation as a natural interviewer along the way.



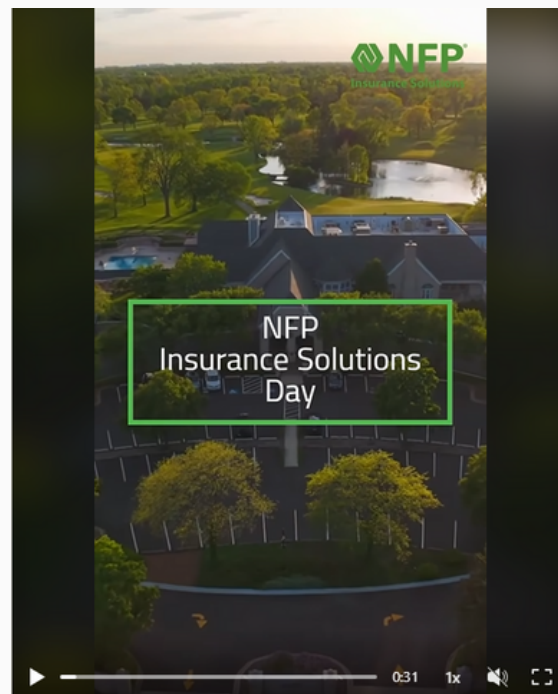
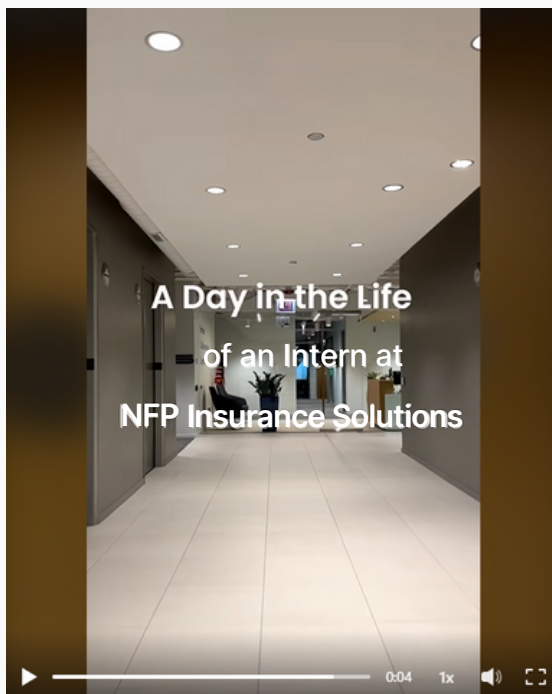
This summer, we had the pleasure of working with Jonathan Messe from the University of Wisconsin-Madison and Aela Bacus from NYU. Jonathan and Aela contributed across multiple areas of the organization, including service and case design projects, video content creation, and data analysis for the marketing team. They also played a key role in organizing our summer events, which brought the team together throughout the season. Their fresh perspectives and strong work ethic made them valuable additions to the organization.



Jonathan Messe



Aela Bacus



Earlier this year, our top producers enjoyed a well deserved **recognition trip to San Diego**. The team explored the city's highlights, including a visit to the world renowned San Diego Zoo and an evening cheering on the San Diego Wave Fútbol Club to a 2-1 victory over Bay FC. The trip was both a celebration of hard work and an opportunity to unwind and strengthen connections with teammates outside the office.



Our team also hit the course at the **2025 Drive Fore Research Golf Classic**, supporting organizations leading the charge in cancer research. Represented by Sam Steinberg, Warren McGuire, Larry Lubin, and Guy Zomick, the NFP Insurance Solutions foursome finished in second place, capping off a day that blended friendly competition with a meaningful cause. The outing was a reminder of the impact that shared efforts, both on and off the course, can make toward advancing life changing research.



NFP Insurance Solutions

We are excited to welcome new team members to NFP Insurance Solutions this year and celebrate several milestone anniversaries across the firm. Each addition and achievement reflects the dedication, expertise, and collaborative spirit that continue to drive our success.

New Team Members



Will Browning
Managing Director



Otto Dittrich
Case Design, Product,
and Service Specialist



Charles Gelman
Associate

Milestone Anniversaries



Guy Zomick
Managing Director
Celebrating 15 Years



Peter Friend
Director
Celebrating 10 Years



Jacob Hartz
Managing Director
Celebrating 5 Years

Honoring Our Retiring Team Members

We're proud to recognize two exceptional colleagues whose leadership, expertise, and steady presence helped shape NFP Insurance Solutions for nearly two decades.



Jordan Berger
Managing Director
Celebrating 19 Years

Jordy has been a steady and trusted presence on our team, known for his thoughtful approach to complex planning and his ability to simplify challenges for advisors and clients. His insight, experience, and willingness to support others have made him a true resource across the firm. We are grateful for everything he has contributed and excited for him as he begins this next chapter.



Nathan Hobaugh
Director of Variable Products
Celebrating 22 Years

Nate has been a go-to expert for all things product-related, offering guidance on life insurance, disability, long term care, annuities, and accumulation strategies. His reliability and deep knowledge have made him someone teammates learned so much from. We appreciate the impact he has had on our advisors and clients and wish him plenty of enjoyment in the years ahead.

Jordy and Nate, thank you for the decades of dedication, partnership, and support.

LOOKING TO 2026

As we close out 2025, I want to take a moment to reflect on what has made this year so rewarding. We've continued to grow, evolve, and strengthen the foundation of our firm through collaboration, creativity, and a shared commitment to serving our clients at the highest level.

This year has also shown how important it is to stay adaptable and forward thinking. From integrating new technology and tools to refining the way we communicate and collaborate, we've made meaningful progress in how we operate as a team. These improvements go beyond efficiency, giving us more time and focus to serve the people and partners who matter most.

What stands out most to me is the consistency of effort across our team. Every project, meeting, and client relationship is built on trust and the genuine desire to make a difference. That commitment is what keeps NFP Insurance Solutions moving forward and what allows us to deliver thoughtful, lasting strategies for the people and families who rely on us.

Looking ahead, I'm confident that the work we've done this year will position us for even greater success in 2026. With the right people, the right mindset, and a clear focus on our clients, there's no limit to what we can achieve together.

Thank you to everyone who contributed to making 2025 such a meaningful and productive year. I'm proud of what we've accomplished and excited for all that's ahead.

Thank you,

Warren McGuire

*President &
Managing Director*
NFP Insurance Solutions



2025 YEAR IN REVIEW



Providing financial security solutions to
High/Ultra High Net Worth & emerging High Net
Worth clients with complex needs.



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