Kibble & Prentice
A USI Company

Services for Non-Profit Organizations

Your non-profit organization is unique in its concerns and constraints—and in its metrics for success. Kibble & Prentice's dedicated non-profit practice group is focused on the challenges and nuances that impact organizations like yours. We offer creative solutions for your risk management, benefits and investment needs through access to specific insurance programs and coverages for non-profits.

INTEGRATED SERVICES AND EXPERT ADVICE ADVANCE YOUR OBJECTIVES

Non-profit entities present complex risk exposures and financial challenges. As much as you share in common with your for-profit counterparts, there remains a world of difference in terms of priorities and values—as well as the risks and compliance issues you face.

That's why Kibble & Prentice fields a team of experts dedicated to meeting the range of concerns that impact non-profit organizations and their missions. Our team draws on the knowledge of our professionals in all our practice areas in creating comprehensive solutions. We work to satisfy your risk management needs and employee benefits objectives, always cognizant of the financial constraints you face.

- **Property & Casualty Insurance:** From healthcare and research facilities to social services agencies to cultural organizations, we address the entire risk management spectrum. Our professionals understand your unique exposures, such as property and valuable collections risks, directors & officers liability, and the complexities of insuring medical professionals and facilities.

  We have the experience and relationships to provide you with the industry-specific coverages—emphasizing retention and other creative approaches—that will enable you to achieve the right solution for your needs and budget.

- **Employee Benefits:** Through thoughtful, strategic planning, we can help you structure and implement an innovative and comprehensive employee benefits program that will help you attract, reward and retain highly valued employees. Our benchmarking services will help you keep pace with your peers. In addition, Kibble & Prentice's non-profit servicing team will act as a backroom HR resource for your organization, providing administration support with claims assistance, compliance consulting and employee communications.

- **Retirement Plan Services**: As an independent co-fiduciary, we provide a unique combination of local plan administration, maximum investment flexibility, and objective investment advice. Your plan participants will receive one-on-one retirement planning advice from an experienced professional. To meet your regulatory requirements for oversight of 403b plans, we provide consolidated plan-level reporting and assistance with 5500 filings, as well as audit support.

- **Private Client Services:** Kibble & Prentice's Private Client Group offers a sophisticated complement of investment consulting and wealth management solutions. We can assist with the development of short- and long-term investment strategies and investment policies for your organization. Our investment professionals can also advise you on managing relationships with your donor and/or foundation stakeholders.

WE KNOW AND UNDERSTAND YOUR CHALLENGES

Throughout Kibble & Prentice's 35-year history, we have worked alongside non-profit organizations like yours to secure the specialized coverages and structures that will best accommodate your needs. We represent numerous non-profits throughout the Pacific Northwest.

Your team of dedicated professionals stays on top of the regulatory and compliance issues that impact your organization's welfare and objectives to help you keep pace. Our non-profit clients include:

- Cultural and civic organizations
- Family and child welfare organizations
- Human services organizations
- Educational institutions, museums and libraries
- Foundations
- Vocational and transitional living providers
- Medical clinics, facilities, healthcare and medical research organizations

OUR COMMITMENT TO THE COMMUNITY

We believe it is our corporate responsibility to support the community within which we operate. We direct this support through financial contributions, employee volunteerism and leadership service. Every employee has the ability to take five hours a month in paid leave in service to the causes of his or her choice.

Over the years, Kibble & Prentice has donated hundreds of thousands of dollars to scores of local organizations. In 2007 alone, we contributed in excess of $225,000 to more than 100 organizations based in the Pacific Northwest. At the same time, at least 60% of our associates regularly volunteered their time to over 120 different organizations. Nearly 15% of our associates hold leadership, board or committee positions with regional non-profits.

YOU VALUE RELATIONSHIPS—SO DO WE

Whether you operate regionally, nationally or internationally, you will be fully served by your Kibble & Prentice team. As a subsidiary of USI, we have access to a national network of experts in 66 offices across 24 states as additional resources.

While other brokerages may service accounts from distant offices on the other side of the country, our management, operational and sales leadership remains empowered locally to make independent decisions in your best interests. Your local service team members know you, and stand ready to assist you.

CUSTOMIZED INSURANCE AND RISK MANAGEMENT SERVICES INCLUDE:

- Professional liability
- Property and casualty
- Employment practices liability
- Directors and officers liability

HEALTH AND WELFARE BENEFITS SERVICES INCLUDE:

- Employee benefits program design, consulting, communication and administrative services
- Executive benefits services
- Life, disability and long-term care insurance programs
- Voluntary benefits
- Plan benchmarking and modeling

RETIREMENT PLAN SERVICES INCLUDE:

- Local administration
- Consolidated plan-level reporting, audit support and 5500 reports
- One-on-one investment advice

PRIVATE CLIENT SERVICES INCLUDE:

- Asset management
- Estate planning
- Business continuation planning
- Personal insurance and risk management

Kibble & Prentice is committed to excellence in each individual service we provide. As a highly regarded regional firm, we're able to attract and retain top professional talent in all of our practice areas. These include: commercial insurance, employee benefits, retirement plan services, executive benefits, business continuation planning, asset management, estate planning and personal insurance. We strongly believe that our clients can benefit from seeing and managing financial opportunities and risk from a unified perspective. Please ask your Kibble & Prentice representative for additional information about the many ways in which we help clients create value and manage risk.

EXPERIENCED & RESPONSIVE

601 UNION ST, SUITE 1000 SEATTLE, WA 98101-4064 · **PH** 206/441/6300 **FX** 206/441/6312 · www.kpcom.com

A USI Company

© 2008 Kibble & Prentice Holding Company. All rights reserved.