

**SUMMARY ANNUAL REPORT  
FOR THE NFA SERVICES GROUP, INC.  
GROUP INSURANCE TRUST**

This is a summary of the annual report of THE NFA SERVICES GROUP, INC. GROUP INSURANCE TRUST, EIN 81-0568893, Plan No. 501, for period January 1, 2007 through December 31, 2007. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**Insurance Information**

The plan has contracts with UNITED HEALTHCARE INSURANCE COMPANY, GREATER GEORGIA LIFE INSURANCE COMPANY and BLUE CROSS BLUE SHIELD OF GEORGIA, INC. to pay medical, indemnity contract, life insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2007 were \$24,851,230. Because they are so called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2007, the premiums paid under such "experience-rated" contracts were \$24,438,331 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$25,468,952.

**Basic Financial Statement**

The value of plan assets, after subtracting liabilities of the plan, was \$643,993 as of December 31, 2007, compared to \$403,507 as of January 1, 2007. During the plan year the plan experienced an increase in its net assets of \$240,486. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$29,539,062 including employer contributions of \$26,980,938, employee contributions of \$344,901, and earnings from investments of \$57,769. Plan expenses were \$29,298,576. These expenses included \$1,972,736 in administrative expenses and \$27,325,840 in benefits paid to participants and beneficiaries.

**Your Rights To Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. financial information and information on payments to service providers; and
2. insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write NATIONAL FRANCHISEE ASSOCIATION, 1201 ROBERTS BLVD SUITE 100, KENNESAW, GA 30144, (678) 797-5160.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan (NATIONAL FRANCHISEE ASSOCIATION, 1201 ROBERTS BLVD SUITE 100, KENNESAW, GA 30144) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.