

## **SUMMARY ANNUAL REPORT**

### **for The NFA Services Group, Inc. Group Insurance Trust**

This is a Summary of the Annual Report for The NFA Services Group, Inc. Group Insurance Trust, EIN: 81-0568893 for the period January 1, 2009 through December 31, 2009.

The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974, as amended (ERISA).

### **BASIC FINANCIAL STATEMENT**

Benefits under the plan are provided in trust and insurance contracts. Plan expenses were \$11,133,139. These expenses included \$9,864,446 in benefits paid to participants and beneficiaries, along with \$1,268,693 administrative or other expenses charged directly to the plan. There was a total of 0 participants in or beneficiaries of the plan at the end of the plan year.

The value of plan net assets was -\$24,450 as of December 31, 2009, compared to \$698,280 as of December 31, 2008. During the plan year the plan experienced a decrease in its net assets of \$722,730. This increase includes unrealized appreciation or 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. The plan had total income of \$10,410,409, including employer contributions of \$10,397,905, and earnings from investments of \$12,504.

### **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. An accountants report;
2. Financial Information;
3. Assets held for investment;
4. Fiduciary information;
5. Insurance information, including sales commissions paid by insurance carriers, and
6. Information regarding any common or collective trusts, pooled separate accounts, master trusts, or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the plan sponsor at their main office:

National Franchisee Association  
1201 Roberts Blvd., Suite 100  
Kennesaw, GA 30144

You also have the right to receive from the plan sponsor, 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. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (same address as above) 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 N-1513  
Employee Benefits Security Administration  
U.S. Department of Labor, 200 Constitution Avenue, N.W.  
Washington, D.C. 20210

## **SUMMARY ANNUAL REPORT**

### **for MEMBERS PLUS ASSOCIATION GROUP INSURANCE TRUST**

This is a Summary of the Annual Report for Members Plus Association Group Insurance Trust, EIN: 27-0231584 for the period January 1, 2009 through December 31, 2009.

The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974, as amended (ERISA).

### **BASIC FINANCIAL STATEMENT**

Benefits under the plan are provided in trust and insurance contracts. Plan expenses were \$1,357,962. These expenses included \$1,142,899 in benefits paid to participants and beneficiaries along with, \$215,063 of administrative or other expenses charged directly to the plan. There was a total of 2,890 participants in or beneficiaries of the plan at the end of the plan year, although not all of these individuals had yet earned the right to receive benefits.

The value of plan net assets was \$0 as of December 31, 2009, compared to \$0 as of December 31, 2008. During the plan year the plan did not experience an increase in its net assets. This is determined by 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. The plan had total income of \$1,357,962, which comprised of only employer contributions of \$1,357,962.

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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. An accountants report;
2. Financial Information;
3. Assets held for investment;
4. Fiduciary information;
5. Insurance information, including sales commissions paid by insurance carriers, and
6. Information regarding any common or collective trusts, pooled separate accounts, master trusts, or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the plan sponsor at their main office:

Members Plus Association  
1201 Roberts Blvd., Suite 100  
Kennesaw, GA 30144

You also have the right to receive from the plan sponsor, 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. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (same address as above) 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:

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