



OPERATING PRINCIPLES

Commitment

Our name, KTP Advisors, reflects one, simple principle that's embodied our company from its founding: "keeping the promise." It's keeping the promises we make to our clients but moreover, it's our commitment to enable vital promises to be kept between our clients and their employees and retirees. Everyone at KTP shares in this responsibility by providing the highest level of service.

Trust

Because health benefits are critical to employees, retirees and, by extension, employers, they need to operate as expected. It is critical that employers provide reliable plans that all stakeholders can trust. By helping senior financial and benefits professionals analyze, design, structure and implement programs that fulfill the promises they have made, we help clients maintain the trust they have built with current and former employees.

Value

KTP's value lies in the innovative benefit strategies, financial analyses, plan designs, implementation processes, auditing, risk management, and clinical programs that we provide our clients in order to substantially reduce their costs and liabilities while still providing employees and retirees with the benefits they were promised.

KTP prides itself on delivering exceptional value to its clients. Many of our professionals have extensive financial expertise and we are acutely focused on the financial impact of our services. For this reason we strive to make recommendations that deliver the highest return on the clients benefit investments. Additionally, because the future cannot always be understood with complete clarity, we always work to help clients understand the sensitivity to assumptions underpinning our recommendations.

Knowledge & Expertise

KTP distinguishes itself from other benefits advisors by the specialized knowledge and expertise it brings to bear on clients' needs. The firm's niche focus on retiree health benefits and pharmacy benefits for active employees enables it to consistently advise clients in a way that maximizes the cost-effectiveness of the benefits they provide.

Because KTP's depth of knowledge in retiree health benefits and pharmacy benefits is not often found within generalist benefits advisory firms, we often sub-advise other brokers, advisors and consultants and their clients in our areas of expertise.

Independence

KTP is a closely-held private company that is free from conflicts of interest. The firm prides itself on focusing 100% on its clients' needs and is completely transparent regarding our compensation for the services we provide. Because KTP does not have to appease outside shareholders or cross-sell products from another division within the same parent company, our advice is singularly focused on our clients' best interest. Our advice is unbiased and we always put our clients' interests ahead of our own.