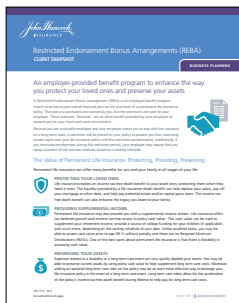
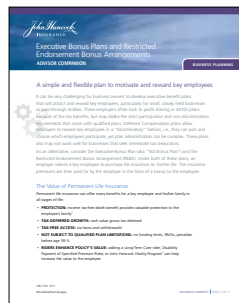


Restricted Endorsement Bonus Arrangements TOOL KIT

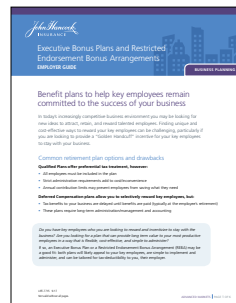
The following materials were designed to help promote Restricted Endorsement Bonus Arrangements (REBA). REBA plans can provide long term value to the most productive employees in a way that is flexible, cost effective, and simple to administer.



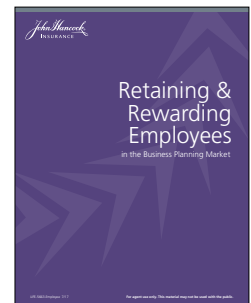
REBA Client Snapshot (Client Approved)



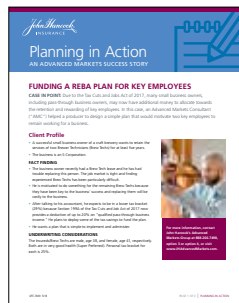
Executive Bonus/REBA Advisor Companion



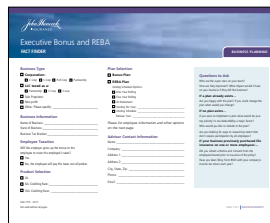
Executive Bonus/REBA Employer Guide (Client Approved)



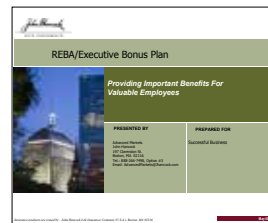
Retaining and Rewarding Key Employees



REBA Planning in Action



Executive Bonus Plans/REBA Fact Finder



JH Solutions Sample Presentation (Client Approved; Customizable)