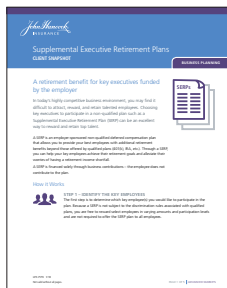
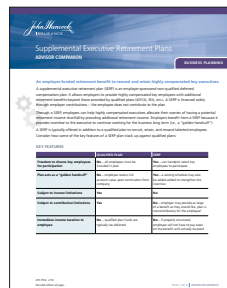


Supplemental Executive Retirement Plans TOOL KIT

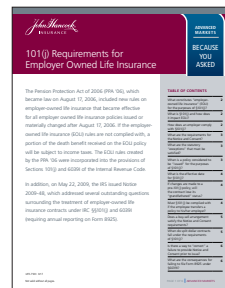
The following materials were designed to help promote Supplemental Executive Retirement Plans (SERP). A SERP might be an ideal solution to help fund a retirement benefit for the employee and also be used to retain the employee until retirement.



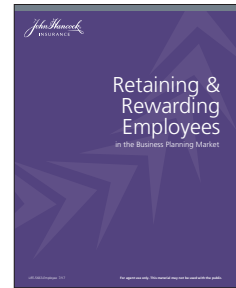
Client Snapshot
(Client Approved)



**Advisor
Companion**



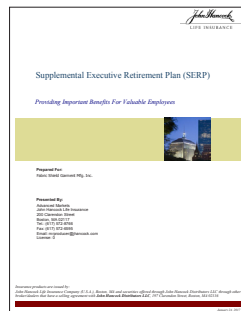
BYA: 101(j)



**Retaining and
Rewarding Employees**



**Planning in Action:
SERP**



**JH Solutions
Sample Presentation**
(Client Approved; Customizable)