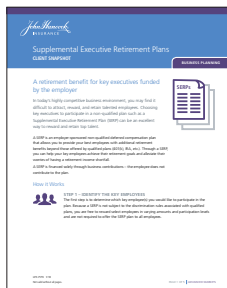
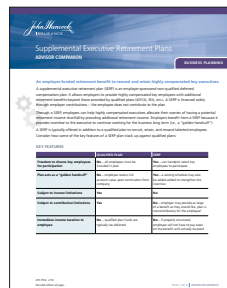


# Supplemental Executive Retirement Plans TOOL KIT

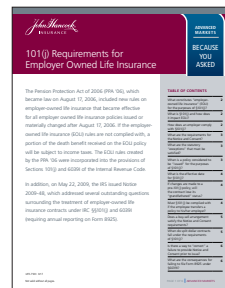
The following materials were designed to help promote Supplemental Executive Retirement Plans (SERP). A SERP might be an ideal solution to help fund a retirement benefit for the employee and also be used to retain the employee until retirement.



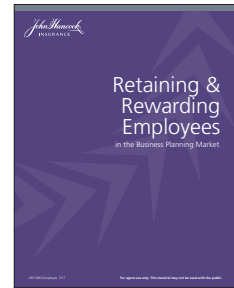
**Client Snapshot**  
(Client Approved)



**Advisor Companion**



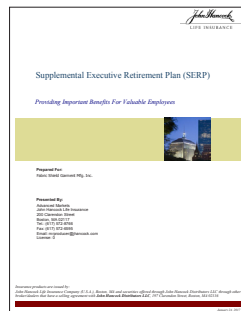
**BYA: 101(j)**



**Retaining and Rewarding Employees**



**Planning in Action: SERP**



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