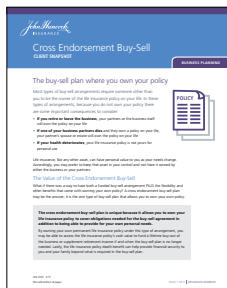
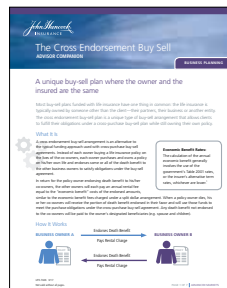


Cross Endorsement Buy-Sell TOOL KIT

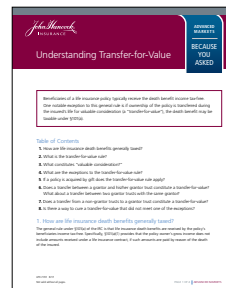
The following materials were designed to help promote the Cross Endorsement Buy-Sell concept. A Cross Endorsement Buy-Sell plan funded with a permanent life insurance policy can be a highly efficient way to transfer business interests.



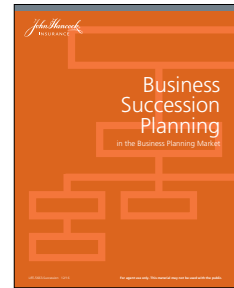
Client Snapshot
(Client Approved)



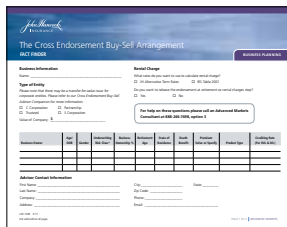
Advisor Companion



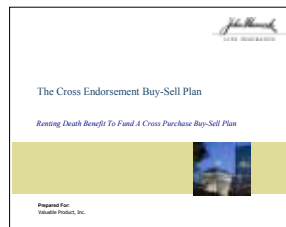
BYA on Transfer-for-Value



Business Succession Planning



Fact Finder



JH Solutions Sample Presentation
(Client Approved; Customizable)



Business Valuation Calculator

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