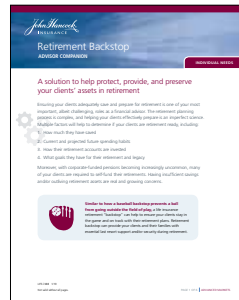


Retirement Backstop TOOL KIT

A Retirement Backstop plan funded with permanent life insurance can help address the risks your clients face in retirement, such as outliving assets, needing long term care, protecting loved ones and more. The following materials were designed to help promote this concept.



Client Snapshot
(Client Approved)



Advisor Companion



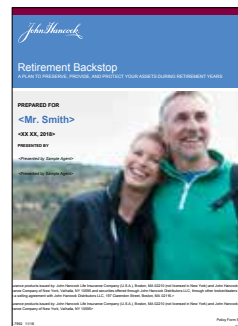
Planning in Action



Tax Diversification Client Guide
(Client Approved)



Retirement Needs Calculator
(Produces Client Approved Output)



Retirement Backstop Sample Presentation
(Client Approved & Customizable)