



Supplemental Executive Retirement Plans

You're helping build a company's future.
It's time for a favor to be returned.

These materials are not intended to be used to avoid tax penalties, and were prepared to support the promotion or marketing of the matter addressed in this document. The taxpayer should seek advice from an independent tax advisor.

LIFE



Your future. Made easier.SM

Congratulations to an Exceptional Executive!

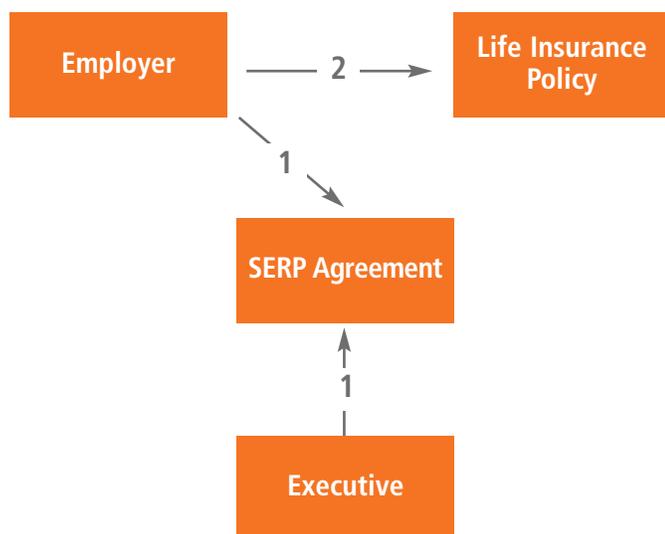
As an executive who devotes time and attention to building the profitability of this business, you deserve your employer's support.

Today, earning power is at its peak. You're working hard and reaping the rewards of your efforts. But, when it comes time to retire, will you have the money you need?

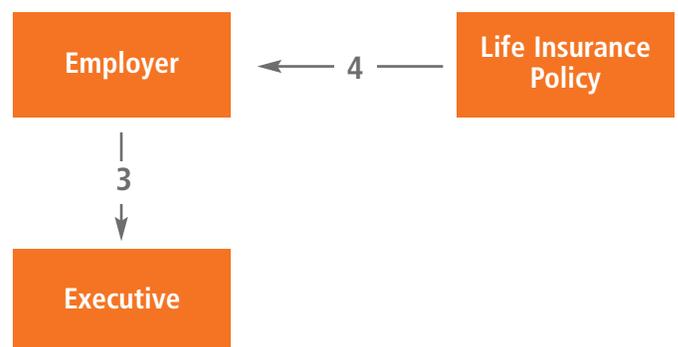
As a top earner, we realize it's difficult for you to accumulate the funds you'll need for a comfortable retirement through qualified plans alone. We also realize government regulations have made these plans less effective for high wage earners. But, because of your contributions to the company, you've earned the right to an employer-paid nonqualified plan – a Supplemental Executive Retirement Plan (SERP).

The Mechanics are Simple:

While You are Employed



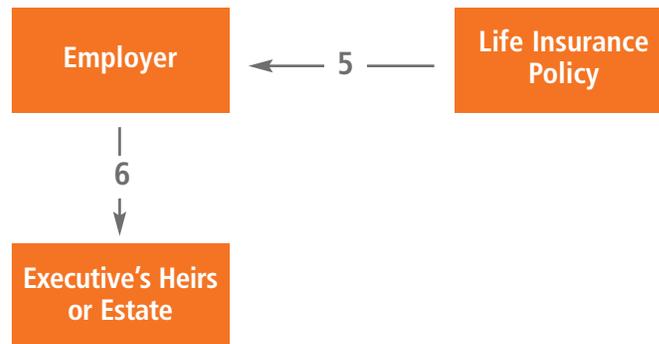
When You Retire



1. You and your employer enter into a contractual agreement providing you with pre-and/or post-retirement benefits paid for you by your employer.
2. Your employer purchases a key person policy on your life. This policy serves as an informal funding vehicle for the benefit liability.¹
3. Your employer pays the promised retirement benefits. The retirement benefit is taxable compensation to you.
4. With proper design, your employer can access the life insurance policy to pay the promised benefits.

¹As an informal funding vehicle, this policy remains available to the employer's general creditors. You, as a plan participant, must have no rights in this policy if the promised benefits are to avoid current income taxation.

If You Die Prior to Retirement



5. Your employer will pay any benefit owed to your heirs using the death benefit received from the key person policy as a funding source.
6. This payment to your heirs is taxed as ordinary income.²

A SERP Can Help.

As a valued executive, you can:

- Supplement benefits capped by qualified plan limits with no out-of-pocket expenses to you.
- Have no current taxation on benefits; all retirement funds will accumulate on an income tax-deferred basis.
- Be assured that steps are being taken to accumulate the funds to pay the promised benefit because of your employer's choice of using a life insurance policy as a financing tool.
- Be confident that meaningful survivor benefits will be available both before and after retirement for your heirs.

So, Here is Your Reward. You've Earned It.

² Compensation which was earned by you, but not included in taxable income for the year of your death, is taxable as income in respect of a decedent (IRD).

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