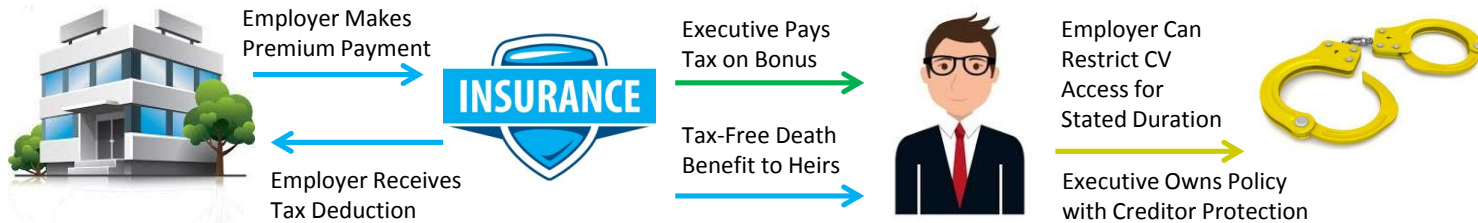


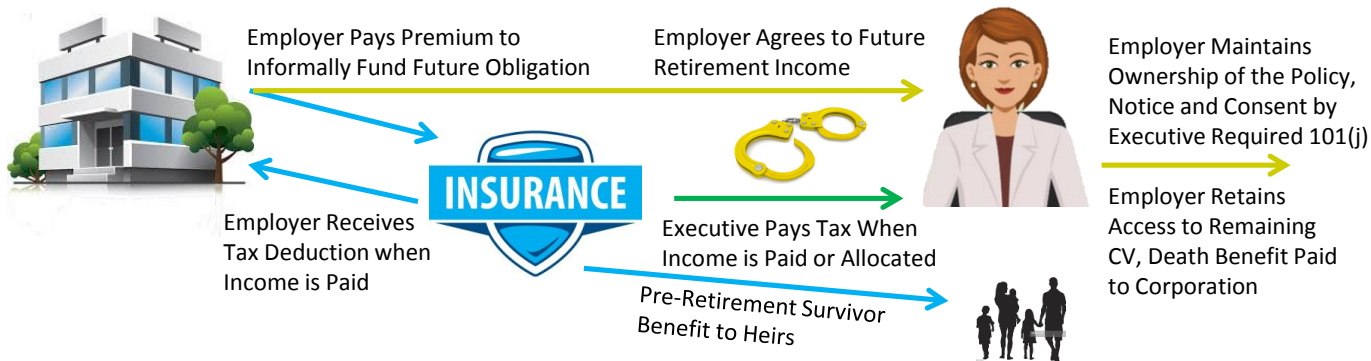


CORPORATE LIFE INSURANCE AS GOLDEN HANDCUFFS

Option 1: Custodial Executive Bonus Arrangement - Simple to install, custodial agreement, employer deduction, handcuffs limiting access to Cash Value, retail product common with early surrender charges



Option 2: Non-Qualified Supplemental Executive Retirement Plan – ERISA filing with DOL to install, no IRS pre-approval required, SERP Agreement, employer owns policy with option for cost recovery, forfeiture provisions for early departure, product selection based upon age, structure, premium amounts, rabbi trust for management change protection



Not Meant to be Tax Advice, Please Consult Your Tax Adviser and Legal Counsel