



LIFE INSURANCE



Guiding you through life.

FACT FINDER

INDIVIDUAL NEEDS

Advanced Markets

Life Insurance in Retirement Planning *Plus*

Using Life Insurance to Cover the Retirement Shortfall

Client Information (Client A)

First Name: _____

Last Name: _____

Gender: _____ DOB/Age: _____

Underwriting Risk Class* (Legend below): _____

Client Information (Client B)

First Name: _____

Last Name: _____

Gender: _____ DOB/Age: _____

Underwriting Risk Class* (Legend below): _____

Retirement Information

Tax Bracket: _____ %

Retirement Age: _____

Desired **After-Tax** Retirement Income: \$ _____

Inflation Rate (if any): _____ %

Years For Retirement Income: _____

Current Qualified Plan Balance: \$ _____

Ongoing Contributions to Qualified Plans (includes employer contributions): \$ _____

Assumed Growth Rate: _____ %

Other Expected Retirement Income: \$ _____

Apply Inflation: Yes No

Other Savings Balance Earmarked for Retirement: \$ _____

Annual Contributions: \$ _____

Assumed **After-Tax** Growth Rate: _____ %

Product Information

Do you want? Single Life Survivorship

What Product? UL VUL Specify: _____

Advisor Contact Information

First Name: _____ Last Name: _____

Company: _____ Address: _____

City, State and Zip Code: _____ Phone: _____

Fax: _____ Email: _____

* **Underwriting Legend:** Super Preferred Non Smoker, Preferred Non Smoker, Standard Plus Non Smoker, Standard Non Smoker, Preferred Smoker, Standard Smoker, Uninsurable. Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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