


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: _____ %

Other Expected Retirement Income: \$ _____

Retirement Age: _____

 Apply Inflation: Yes No

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

Other Savings Balance Earmarked for Retirement: \$ _____

Inflation Rate (if any): _____ %

Annual Contributions: \$ _____

Years For Retirement Income: _____

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

Current Qualified Plan Balance: \$ _____

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

Product Information

 Do you want? Single Life Survivorship

Assumed Growth Rate: _____ %

 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.

© 2013 John Hancock. All rights reserved.

MLINY072213111 07/13