

Dear

I hope this message finds you well!

As you know, life is a moving target. Situations change and often so do our priorities. When our priorities change, so do our needs.

One of the services I provide to my clients and their friends is a full, free, life insurance policy review. The life insurance industry is an innovative industry and is continually evolving with new products that are both more efficient and provide additional benefits to you and your family.

If you have experienced any of the following life events recently, then it may be time for a life insurance policy review:

- Marriage
- Birth of child or grandchild
- Job change
- Purchase of a new home
- Children entering college
- Changes to your business
- Retirement

Interest rates and the economy are factors that can affect the performance of your life insurance as well.

If your personal or business situation is evolving or you would simply like to discuss some of the benefits of life insurance or other financial products, please contact me at your earliest convenience.

Best regards,

P.S.: Keep in mind, many life insurance products provide living benefits, including tax-deferred cash value accumulation, long-term care benefits and waiver of premium in the event of disability.

Insurance policies and/or associated riders and features may not be available in all states. Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income tax purposes. There are few exceptions such as when a life insurance policy has been transferred for valuable consideration. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. No legal, tax or accounting advice can be given by John Hancock, its agents, employees or registered representatives. Prospective purchasers should consult their professional tax advisor for details.

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