

*Providing you with the tools you need to close cases.*

For quick access to all these sites, bookmark [www.jhadvancedmarkets.com](http://www.jhadvancedmarkets.com)

## CONCEPT NAVIGATOR

[www.jhconceptnavigator.com](http://www.jhconceptnavigator.com)

Access a virtual library of Advanced Markets marketing materials.



## BUSINESS ANALYZER

[www.jhbusinessanalyzer.com](http://www.jhbusinessanalyzer.com)

A starting point to help you consider the non-qualified plan options available to business owners and executives.



## NEEDS ANALYSIS CALCULATOR

[www.jhadvancedmarkets.com/needsanalysiscalculator](http://www.jhadvancedmarkets.com/needsanalysiscalculator)

This interactive tool can help determine life insurance coverage.



## ADVISOR BRIEF

[www.jhadvisorbrief.com](http://www.jhadvisorbrief.com)

A comprehensive set of educational tools that can be shared with estate planning attorneys and accountants.



## RETIREMENT NEEDS CALCULATOR

[www.jhretirementcalculator.com](http://www.jhretirementcalculator.com)

Show your clients their potential retirement income shortfall with this easy-to-use tool.



## BUSINESS VALUATION CALCULATOR

[www.jhbusinessvaluation.com](http://www.jhbusinessvaluation.com)

A useful tool to help determine the approximate value of a client's business.



## INVEST IN YOUR LIFE

[www.investinyourlifetime.com](http://www.investinyourlifetime.com)

This interactive tool quickly helps you highlight the tax advantages that a life insurance policy and its death benefit can offer.



## JHAM RADIO

[www.jhamradio.com](http://www.jhamradio.com)

Tune into radio broadcasts featuring interviews with industry leaders.



## ESTATE TAX CALCULATOR

[www.jhestatetaxcalculator.com](http://www.jhestatetaxcalculator.com)

Demonstrate the impact of estate taxes for your high-net-worth clients.



## JH SALES MAVEN

[www.jhsalesmaven.com](http://www.jhsalesmaven.com)

This tool is an online guide that helps uncover basic life insurance opportunities.



## NEW! JH SOLUTIONS

[www.jhsolutions.com](http://www.jhsolutions.com)

Access JH Solutions anytime, anywhere with this proprietary tool — illustrate concepts such as gifting and annuity maximization.



**For more information, please contact the Advanced Markets Group at 888-266-7498, option 3.**

**For Agent Use Only. This material may not be used with the public.**

This material does not constitute tax, legal or accounting advice and neither John Hancock nor any of its agents, employees or registered representatives are in the business of offering such advice. It was not intended or written for use and cannot be used by any taxpayer for the purpose of avoiding any IRS penalty. It was written to support the marketing of the transactions or topics it addresses. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. Anyone interested in these transactions or topics should seek advice based on his or her particular circumstances from independent professional advisors.

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.

Loans and withdrawals will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½.

LIFE-5681 7/14 MLINY072314080

