

# Supplementing Retirement Income with Life Insurance

## TOOL KIT

For your clients who have protection needs and are also looking to supplement their retirement income in a tax-favored way, a permanent life insurance policy can provide a valuable solution. Refer to the following resources to learn more, and promote this concept with your clients.



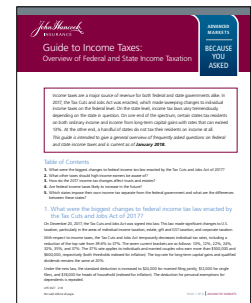
**Client Snapshot**  
(Client Approved)



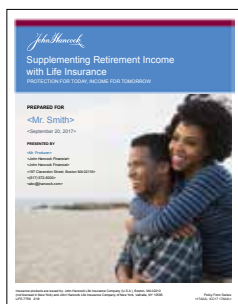
**Advisor Companion**



**Tax Diversification Client Guide**  
(Client Approved)



**BYA: Guide To Income Taxes**



**Sample Quick Concept Presentation**  
(Client Approved/Customizable)



**Retirement Needs Analysis Calculator**



**Know The Law**

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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 59 1/2.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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