



How often should you review your life insurance policy?

There are a number of factors that can affect a life insurance policy. Some, you don't have a lot of control over — such as interest rates and the overall economy.

Other factors you can control like upcoming life changes such as marriage, having children, buying a home, planning to retire, sending a child to college or getting ready to carry out a succession plan for your business. Usually, you can anticipate them and factor them into your planning.

No matter what the current circumstances, though, a policy review can help you determine whether you have the right policy for the times — and for your situation.

Changes take place every day. It's important to review your policy periodically to be sure it's performing according to your expectations — and meeting your current and future needs.

As you prepare for a life insurance review, there are some questions you can revisit, for example:

- How long do I need my policy — a specified period of time, or a lifetime?
- Could I benefit from a policy that allows for potential cash and value accumulation?
- Have I planned for potential long-term care expenses — could I benefit from a policy that allows access to the death benefit to pay for care?
- Does your insurance offer you premium discounts and other rewards for healthy behaviors; such as exercising, eating well and seeing your doctors?

A regular policy review will help ensure your policy can keep up with your needs. Teaming with John Hancock means working with a company that has the financial strength and stability to meet promises today — and in the future.

It's easy to set up a review. Just contact your life insurance professional to schedule a time. To help you get the most out of the review, please complete the applicable sections of the John Hancock Life Insurance Policy Review Checklist.

Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income tax purpose. There are few exceptions such as when life insurance policy has been transferred for valuable consideration. Comments on taxation are based on John Hancock's understanding 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 consult their professional tax advisor for details. Insurance policies and/or associated riders and features may not be available in all states.

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