

*John Hancock*<sup>®</sup>

LIFE INSURANCE

# The Advisor Brief

FROM JOHN HANCOCK'S  
ADVANCED MARKETS GROUP

*Where Life Insurance Fits In...*



## **CONTENTS**

1. Estate Planning Guide
2. Planning for Non-Citizens
3. What a Trustee Should Know
4. Private Financing
5. Liquidity Planning with IRC §6166
6. Buy-Sell Planning
7. Employer-Owned Life Insurance
8. Non-Qualified Benefit Plans
9. Accounting Guide
10. Charitable Planning
11. Land Conservation Planning
12. Case In Point



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.

© 2010 John Hancock. All rights reserved

IM6044 01/10 MLINY01261012134

*John Hancock*<sup>®</sup>  
the future is yours<sup>®</sup>