



John Hancock[®]
 FINANCIAL NETWORK
 Michigan Financial Companies



**KAREN WHELAN RIVEST
 ASSISTING DETROIT'S FINEST
 WITH THE ACCUMULATION & PROTECTION OF THEIR ASSETS**

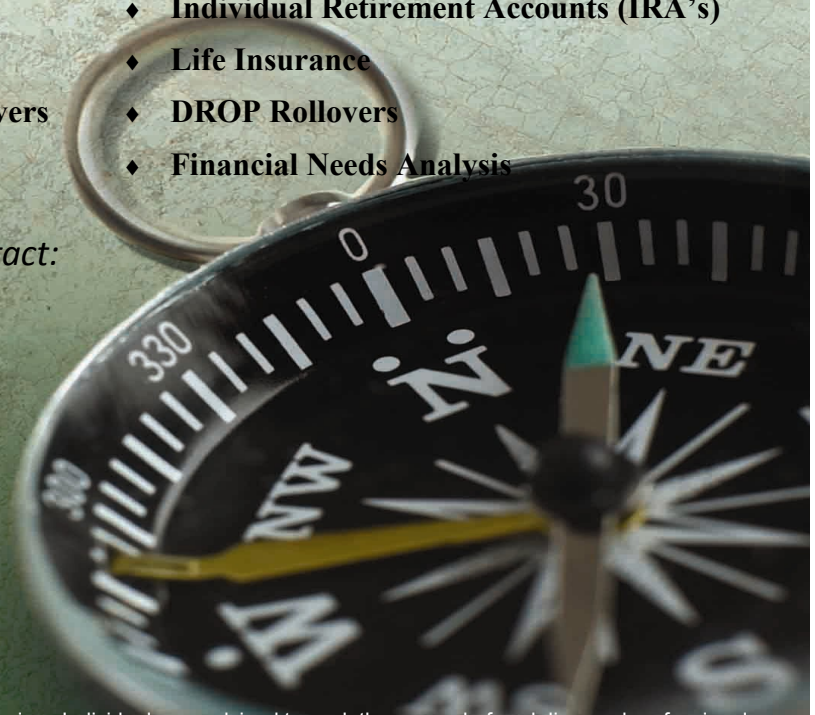
We at John Hancock Financial Network feel that gaining knowledge about your retirement is an important step in overall planning your financial future. At John Hancock Financial Network, we focus on helping to address the financial needs of individuals and families. We understand and have the experience and resources to help you make the most of your earnings and accomplish your goals for the accumulation and protection of your assets.

Solutions available include:

- ◆ Fixed Annuities
- ◆ Asset Accumulation and Protection
- ◆ Deferred Compensation Plan Rollovers
- ◆ Tax Advantaged Investments*
- ◆ Individual Retirement Accounts (IRA's)
- ◆ Life Insurance
- ◆ DROP Rollovers
- ◆ Financial Needs Analysis

Find the solutions that are right for you. For more information, please contact:

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