

John Hancock[®]

FINANCIAL NETWORK



**Your Vision. Your Business.
Your Value.**

Build4Success | YOUR EQUITY AND SUCCESSION PLATFORM



BUILDING LASTING BUSINESS VALUE:

the benefit of equity and succession planning

You have a vision for the practice you're building, and you've worked hard to achieve it.

But you may not have considered how to profit from the value you are building. Or if you have, you may not have had the time or expertise to thoroughly implement your plan.

Through your affiliation with a regional firm aligned with John Hancock Financial Network, you'll have access to Build4Success, our four-stage equity and succession platform. It will help you value, protect, grow, and realize the business value you've created, while providing for the retention and continued support of the client relationships you've nurtured over time.

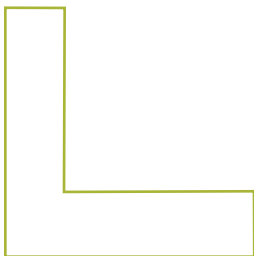
BUILD4SUCCESS SUPPORTS YOU AT EVERY STAGE OF YOUR CAREER.

Equity and succession planning can seem daunting:

- > How do you quantify the value of your practice?
- > What's the best way to enhance that value?
- > How do you find a successor whose philosophy and business approach matches yours?
- > Where will the financing for practice growth or transition come from?
- > How can you keep clients happy and ensure that everything goes smoothly?

John Hancock Financial Network's Build4Success platform offers clear strategies to guide you through every stage of equity and succession planning, from initial valuation to growth opportunities, from protecting your practice to implementation and transitioning.

Build4Success provides comprehensive resources and tools, including access to a unique, valuation tool developed through JHFN's strategic relationship with FP Transitions, the nation's leading provider of equity management valuation and succession planning for financial services professionals. Through our platform, you can be confident that you are doing what's best for yourself, your family, your practice, and your clients, no matter where you are in your career.





"I've been exploring options for passing my business on to my kids for some time. As part of a regional firm aligned with John Hancock Financial Network, I now have an actionable Build4Success plan in place, including assistance with financing, and I've been able to reassure clients that they'll have the continuity of service they need, even after I retire."



"I've been so focused on building my business, I never even gave a thought to whether I could get any value out of it—or how I'd make sure my clients were well taken care of after my retirement. With Build4Success, I have a road map and a process that has helped me identify a potential successor and begin the process of transitioning my practice while leveraging the stability of a highly rated financial services company to ensure my success."

DISCOVER THE POWER OF PROPER PLANNING.

Here's what our Build4Success four-stage equity and succession platform will do for you:

1. DETERMINE YOUR BUSINESS VALUE

- > Provides third-party valuation for investment-oriented practices
- > Provides third-party valuation for protection-oriented practices
- > Includes intangible assets such as deep client relationships

2. PROTECT YOUR BUSINESS VALUE

- > Assists with developing a short-term continuity plan
- > Assists with developing a long-term succession plan
- > Assists with client-retention
- > Provides on-going valuation

3. GROW YOUR BUSINESS

- > Identifies best practices for making your business more valuable
- > Assists with identifying and developing a protégé
- > Identifies someone who wants to sell their practice to you from within your regional firm or our national network
- > Identifies someone outside our national network who wants to sell a practice to you
- > Assists with structuring an acquisition
- > Provides financial support for acquisition

4. REALIZE YOUR BUSINESS VALUE

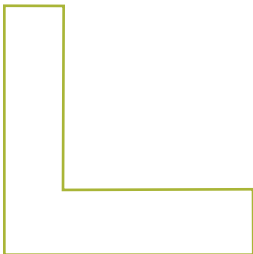
- > Assists with the sale of business to existing protégé, family member, or known successor
- > Assists in identifying potential successors within your regional firm or across the national network
- > Assists in identifying external buyers willing to join the network and purchase your practice
- > Provides financial support to buyer for purchase of a business
- > Assists with developing and implementing transition plan

JOHN HANCOCK FINANCIAL NETWORK OFFERS ADVANTAGES THAT GO BEYOND EQUITY AND SUCCESSION PLANNING.

When you join a regional firm that's part of John Hancock Financial Network, you'll have the freedom to unleash your entrepreneurial spirit and build the business you envision.

In addition to equity and succession planning, JHFN's regional firms offer powerful advantages, including:

- > A choice of affiliation options based on the level of independence and support you desire, including a traditional model, an independent model, or an independent local firm model
- > A comprehensive open product platform of high quality protection, investment, and advisory products to meet a wide range of client needs
- > Industry-leading compensation, benefit, and recognition programs to reward your hard work and client service excellence
- > Technology, practice management, and business support to promote growth
- > Training and market development tailored to your needs
- > The resources of a strong national network, backed by the stability and scale of a highly rated financial services company





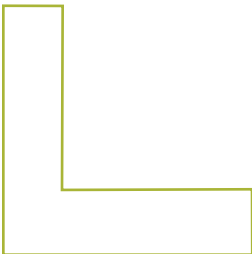
"I thought I'd considered everything: I'd brought a protégé into my business, conducted regular business valuations, and even had a continuity plan in place. Then I learned about John Hancock Financial Network and Build4Success and discovered there were aspects of transition I hadn't planned for. Now, I really am all set."

NEVER TOO SOON, NEVER TOO LATE.

Through John Hancock Financial Network and your Build4Success equity and succession platform, you'll have access to expertise, tools, and resources that can help you design and implement the plan that's right for you:

- > No matter where you are in your career: on your way, mid-career, looking to expand your business, or nearing retirement
- > No matter what your business focus: protection, investments, advisory, or a combination of all three
- > No matter what stage you are in your planning: exploring your options, finalizing or implementing your plan, too busy to think about it

For additional information about JHFN's Build4Success equity and succession platform or about affiliating with a regional firm of John Hancock Financial Network, visit us at www.jhnetwork.com.





WE ARE STRONGLY COMMITTED TO DIVERSITY AND EQUAL OPPORTUNITY

The quotes used in this brochure are hypothetical and intended to illustrate how different financial representatives might benefit from the Build4Success platform. This brochure does not cover complete details. Please see the Build4Success Program Guide for full information. Minimum eligibility requirements do apply. John Hancock Financial Network reserves the right to modify, amend, or terminate the program at any time.

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