

THE PRODUCTS



GET THE
Competitive
EDGE

John Hancock already has one of the most competitive and innovative product portfolios in the industry. And now, we've made it even better with the **John Hancock Vitality Program**. Take a look at the following pages to find out how life insurance with Vitality can give you that extra edge over the competition.

Protection UL

Protection IUL

Accumulation IUL

John Hancock Term



Live Well and Save More

Protection UL *with Vitality*

Protection UL with Vitality is one of the industry's most affordable permanent life insurance products. In addition to being 18% less expensive than the nearest competitor, your clients will also be able to earn other discounts and rewards for living a healthy life.

SIGNIFICANT PREMIUM ADVANTAGE

Male, 60, Preferred Non Smoker, \$2,000,000, Level-Pay

COMPANY	PREMIUM	DIFFERENCE
Protection UL with Vitality (Gold status)	\$26,124	–
Protective	\$30,746	+18%
Nationwide	\$31,018	+19%
North American	\$31,352	+20%
AIG	\$31,762	+22%
Lincoln	\$31,878	+22%
Prudential	\$32,481	+24%
Principal	\$35,058	+34%

Protection UL with Vitality's premium is based on current assumptions, Gold Vitality Status, solve to \$1 at age 121, and includes a guarantee to age 82. Competitors' premiums are guaranteed for lifetime. Competitor information is current and accurate to the best of our knowledge as of June 2015. The data shown is taken from various company illustrations. Current interest rates may be different for each company and may not be guaranteed. The comparisons in this communication are of different products which vary in premiums, rates, fees, expenses, features and benefits. These comparisons cannot be used with the public and complete personalized policy illustrations for each representative company must be presented or discussed with your clients. Please have your clients consult their professional advisors to find out which type of life insurance is most suitable.

Key product highlights:

- Industry-leading level-pay, short-pay and single-pay premiums
- Lengthy guarantees¹, often to life expectancy²
- Strong cash value accumulation potential when compared to guaranteed UL products
- Innovative new LifeTrack policy management solution (see details on page 23)
- Rolling targets and competitive target premiums

1. Protection UL policies automatically include a no-lapse guarantee called Death Benefit Protection. This feature guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided that the Death Benefit Protection Value remains greater than zero and policy debt never exceeds the Policy Value. Once terminated, the Death Benefit Protection feature cannot be reinstated. See the product technical guide for additional details.

2. Life expectancy calculations are based on 2008 VBT mortality table.

Greater Savings and Rewards

Protection IUL *with Vitality*

When it comes to Indexed UL, John Hancock leads the way in affordability and cash value accumulation potential. And now with the John Hancock Vitality Program, your clients can save even more.

SURPASSING COMPETITORS

Male, 45, Preferred Non Smoker, \$1,000,000

COMPANY	PREMIUM	% FROM BEST	TARGET
Protection IUL '15 with Vitality (Gold status)	\$5,902	–	\$8,754
Protection IUL '15	\$6,466	10%	\$8,730
AIG	\$6,508	10%	\$8,440
Nationwide	\$6,618	12%	\$7,728
Protective	\$6,632	12%	\$10,240
AXA	\$6,671	13%	\$8,320
Protection IUL '13	\$6,764	15%	\$7,460
Prudential	\$6,819	16%	\$9,300
Pacific Life*	\$7,136	21%	\$7,602
Lincoln	\$7,279	23%	\$10,000
Principal	\$7,709	31%	\$9,180

*Blended 50%.

The data shown is taken from various company illustrations. Premiums based on solve to \$1 at age 121. All companies illustrated rates based on 6%. All products shown assume a one-year point-to-point crediting option on the S&P 500^{®3} index. These values are not guaranteed. Competitor information is current and accurate to the best of our knowledge as of July 2015. The comparisons in this communication are of different products which vary in rates, fees, expenses, features and benefits. These comparisons cannot be used with the public and complete personalized policy illustrations for each representative company must be presented or discussed with your clients. Please have your clients consult with their professional advisors to find out which type of life insurance is more suitable.

Key product highlights:

- Often the most competitive Indexed UL premiums in the industry
- Cash value growth potential
- Lengthy guarantees¹ often to life expectancy²
- Simple annual point-to-point interest crediting based on the S&P 500
- Guaranteed index account multiplier of 15% starting in policy year 6
- Innovative new LifeTrack policy management solution now available
- Rolling targets and competitive target premiums

1. Protection IUL policies automatically include a no-lapse guarantee called Death Benefit Protection. This feature guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided that the Death Benefit Protection Value remains greater than zero and policy debt never exceeds the Policy Value. Once terminated, the Death Benefit Protection feature cannot be reinstated. See the product technical guide for additional details.

2. Life expectancy calculations are based on 2008 VBT mortality table.

3. Excluding dividends. Standard & Poor's[®], S&P[®], S&P 500[®], Standard & Poor's 500 and 500 are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by John Hancock. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. The S&P 500[®] Index is an index of 500 stocks that are generally representative of the performance of leading companies in leading industries within the U.S. You cannot invest directly in the S&P 500[®] Index.





Enhanced Retirement Income — Plus Rewards

Accumulation IUL *with Vitality*

Accumulation IUL with Vitality is one of the most competitive products in the industry for cash value accumulation and retirement income. Now, with the John Hancock Vitality Program, your clients can earn great rewards and more income for the everyday things they do to stay healthy.

GREATER INCOME POTENTIAL, ENHANCED VALUE

Male, 50, Preferred Non Smoker, Paying \$23,143 Annually for 15 Years

COMPANY	INCOME	TARGET
Accumulation IUL with Vitality (Gold status)	\$26,709	\$23,143
Penn Mutual	\$24,792	\$21,950
Prudential	\$24,648	\$20,950
Accordia	\$23,067	\$22,980
Transamerica	\$22,848	\$21,870
Pacific Life*	\$22,407	\$23,143
Midland	\$19,309	\$23,080
Voya	\$18,362	\$22,080
Minnesota Life	\$17,889	\$22,340
Allianz	\$16,001	\$21,590
Lincoln	\$12,222	\$24,550

*Blended 7% to Accumulation IUL '15's target

\$1,000,000 face amount, paying AIUL '15 target to age 65. Income taken from 66 to 80. Assumes Death Benefit Option 1 and GPT. Accumulation IUL with Vitality assumes a Gold status. All companies based on 6% illustrated rate and each company's current caps and participation rates. All products shown assume a one-year point-to-point crediting option on the S&P 500 Index^{®1}. Competitor information is current and accurate to the best of our knowledge as of June 2015. The data shown is taken from various company illustrations. These values are not guaranteed. The comparisons in this communication are of different products which vary in rates, fees, expenses, features, and benefits. These comparisons cannot be used with the public and complete personalized policy illustrations for each representative company must be presented or discussed with your clients. Please have your clients consult with their professional advisors to find out which type of life insurance is more suitable. Rolling targets apply to the first 24 months of the policy (not available in New York).

Key product highlights:

- Competitive cash value accumulation and retirement income potential
- Simple annual point-to-point interest crediting based on the S&P 500
- Innovative new LifeTrack policy management solution now available
- Rolling targets and competitive target premiums

1. Excluding dividends. Standard & Poor's[®], S&P[®], S&P 500[®], Standard & Poor's 500 and 500 are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by John Hancock. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. The S&P 500[®] Index is an index of 500 stocks that are generally representative of the performance of leading companies in leading industries within the U.S. You cannot invest directly in the S&P 500[®] Index. 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 59½.

Outpacing the Competition

John Hancock Term *with Vitality*

John Hancock Term with Vitality offers competitive premiums with the opportunity to save even more. In fact, it outpaces competitors, and is even 6% less expensive than John Hancock Term without Vitality.

SIGNIFICANT PREMIUM SAVINGS

Male, 55, Best Risk Class, \$5,000,000, Term 10

COMPANY	PREMIUM
John Hancock Term with Vitality (Gold status)	\$7,200
MetLife	\$7,569
Lincoln	\$7,590
Banner	\$7,610
John Hancock Term 2015 without Vitality	\$7,650
Protective	\$7,690
AXA	\$7,725
Prudential	\$8,235

6% SAVINGS

The data shown is taken from various company quotes. After the first year, premiums for John Hancock Term with Vitality are not guaranteed as they will adjust based on the life insured's participation in the Vitality Program and the Vitality Status they achieve. In order to maintain a level premium, a Gold Vitality Status must be achieved in all years. All other competitor data is based on guaranteed level premium. Competitor information is current and accurate to the best of our knowledge as of June 2015. These comparisons cannot be used with the public and complete personalized policy quotes for each representative company must be presented or discussed with your clients.

Key product highlights:

- Highly competitive premiums for 10, 15, or 20-year durations
- Coverage of \$250,000 or more
- Guaranteed conversion feature with an enhanced conversion privilege. Plus, the Conversion Extension rider gives clients additional flexibility to decide when they want to convert their policy.
- Total Disability and Accelerated Benefit riders for extra protection
- The opportunity to save more with the John Hancock Vitality Program

Krystian Zukiewicz, Product Manager, John Hancock Insurance

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Insurance policies and/or associated riders and features may not be available in all states.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member), the ownership and inforce status of the insurance policy, and the state where the insurance policy was issued.

John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy.

Premium savings and enhanced income potential will apply based on the Status attained by the life insured.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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