

## Lower Cost, Better Value

*John Hancock's Protection UL is the lowest-cost permanent life insurance policy in our portfolio; and now with the John Hancock Vitality Program it's even better!*

John Hancock has partnered with Vitality, the global leader in integrating wellness benefits with life insurance products to bring you and your clients an innovative new life insurance solution that rewards healthy living. Protection UL with Vitality offers your clients the opportunity to earn additional premium savings, as well as other rewards and discounts, for simply living a healthy life.

### See how Protection UL with Vitality stacks up over leading competitors!

#### Outpacing the Competition

Male, 55, Super Preferred, \$1,000,000 Face Amount, 10-Pay

COMPANY	PREMIUM	DIFFERENCE
<b>John Hancock's Protection UL with Vitality</b>	<b>\$16,721</b>	—
Prudential	\$22,617	35%
Nationwide	\$24,232	45%
AIG	\$26,481	58%
Principal	\$26,509	59%
Lincoln National	\$30,279	81%

Protection UL premium is based on current assumptions, Gold Vitality Status being achieved every year, solving to endow at age 121 and is guaranteed for 23 years. Competitors' premiums are based on lifetime guarantee. Competitor information is current and accurate to the best of our knowledge as of March 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.

**For more information, call your Regional Director or  
National Sales Support at 888-266-7498, option 2.**

#### For agent use only. Not for use with the public.

Premium Savings will apply based on the Status attained by the life insured. John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy. Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy and Healthy Engagement Rider.

Insurance policies and/or associated riders and features may not be available in all states. Riders may have additional fees and expenses associated with them.

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.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

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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