

The John Hancock Advantage

John Hancock's portfolio of life insurance products are now even more competitive in more markets. For the complete picture, check out the key benefits of each product to see which Accumulation and Protection products can best meet your clients' needs.

Key benefits of each product

■ Death Benefit Focus
 ■ Flexibility
 ■ Upside Potential/Downside Protection
 ■ Cash Value Accumulation

Protection IUL/SIUL ■ ■ ■

- Most competitive Indexed UL premiums in a wide variety of funding scenarios
- Substantial guarantees that can provide coverage beyond life expectancy at older ages¹
- Three Indexed Accounts credit interest based on the performance of the S&P 500[®]: High Par Indexed Account, Uncapped Indexed Account and Capped Indexed Account
- Competitive Fixed Account

Protection UL/SUL ■ ■ ■

- Industry's most innovative low-cost current assumption products
- Combines competitive premiums, strong guarantees and flexibility

Protection VUL/SVUL ■ ■ ■

- Variable Universal Life for affordable death benefit protection
- Extended No-Lapse Guarantee with an interest-free catch-up

John Hancock Term ■

- Most competitive for face amounts of \$250,000 and above for Term 10 and Term 15 for top 3 risk classes

UL-G/SUL-G ■

- Lifetime guaranteed death benefit protection

Accumulation IUL ■ ■ ■

- Combines cash value accumulation potential with guaranteed protection against market downturns
- Three Indexed Accounts credit interest based on the performance of the S&P 500: High Par Indexed Account, Uncapped Indexed Account and Capped Indexed Account
- Competitive Fixed Account

Accumulation UL ■ ■

- Offering high cash value accumulation potential in limited-pay scenarios

Accumulation VUL/SVUL ■ ■

- Variable Universal Life that offers the potential to accumulate considerable cash values and generate significant retirement income on a tax-favored basis
- Variety of diversified investment accounts

Simplified Life ■ ■

- Easy issue Variable Universal Life with high cash value growth and retirement income potential
- No invasive medical screening or test
- Most policies issued in 8 days or less
- Variety of diversified investment accounts

Premier Life ■ ■ ■ ■

- Offers the complete package of strong death benefit guarantees, competitive guaranteed cash values and attractive cash value accumulation potential

PROTECTION

ACCUMULATION

Progressive, Innovative and Flexible

Our underwriting strengths help expand your sales at all ages.

Progressive

- Progressive evaluations of many impairments including cancer, CAD, and diabetes
- Non-cigarette tobacco users may qualify for Standard Non-Smoker rates, and occasional cigar smokers may qualify for Super Preferred Non-Smoker rates
- At younger ages, Standard Plus or Preferred possible for mild impairments including anxiety, Crohn's Disease, elevated Liver Function Test (LFTs), rheumatoid arthritis, and asthma

Innovative

- HealthStyles crediting program provides many of your healthier clients up to age 65 the opportunity to receive underwriting upgrades – even as high as Preferred or Super Preferred³

Flexible

- Making continual improvements for an easier underwriting process:
 - Paramedicals accepted for all face amounts, ages 16 and up
 - Treadmill stress test not required for non-smokers, all ages and all face amounts
 - Most routine medical evidence, e.g., paramedicals, labs, EKG, good for 12 months through age 70

Industry-Leading Advanced Markets Group

John Hancock has one of the leading advanced markets groups in the industry, with:

- A team of attorneys and consultants from top firms with real-life experience in estate planning, business planning and tax accounting
- Customized case design support using our JH Solutions proprietary software with over 40 estate, business and charitable planning concepts.
- Marketing and educational resources to keep you up-to-date on industry, concept or legislative changes including our monthly publication of *Central Intelligence*, **JHAM Radio** broadcasts, and our flagship Sales Strategies
- A wide variety of marketing pieces to help you understand complex advanced concepts, explain them to your clients and close the sale

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

2. Excluding dividends. Standard & Poor's®, S&P®, S&P 500®, Standard & Poor's 500 and 500 are trademarks of Standard & Poor's Financial Services LLC, a subsidiary of The McGraw-Hill Companies, Inc. and have been licensed for use by John Hancock. The Product is not sponsored, sold, endorsed 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.

3. Available for clients ages 20-65; clients up to age 70 who are rated Substandard (150% or better) will continue to be eligible for HealthStyles upgrades to a maximum of Standard. Policy 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.

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

The No-Lapse Guarantee (NLG) is automatically included with Accumulation IUL, Accumulation VUL, Accumulation SVUL, Protection SVUL, and Protection VUL. The Extended No-Lapse Guarantee (ENLG) requires an additional cost; it is optional on Protection VUL and is automatically included on Protection SVUL. The NLG and ENLG guarantee that the policy will not default, even if the cash surrender value falls to zero or below, as long as either the NLG or ENLG cumulative premium test (performed at the point of lapse) is satisfied. See the product technical guides for additional details.

Please contact 1-888-266-7498, option 2 to obtain product and fund prospectuses or if you are interested in obtaining a selling agreement with John Hancock Distributors LLC (for New York, contact 1-800-743-5542, option 5). The prospectuses contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company. Please advise your clients to read the prospectuses carefully which contain this and other information on the product and underlying portfolios and consider these factors carefully before investing.

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

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

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