

The Triple Play

Protection UL with Vitality and the Long-Term Care (LTC) rider are a powerful combination. They can help secure your client's financial future no matter what life brings, while also rewarding them for maintaining a healthy lifestyle. Your clients will benefit from:

- Flexible and affordable long-term care coverage
- The opportunity to significantly lower life insurance premiums by simply living a healthy life
- Cash value growth potential throughout the life of the policy

Even together, Protection UL with Vitality and the Long-Term Care rider are *still* more affordable than the nearest guaranteed UL competitor.

Significant Savings Plus LTC Benefit

Male, 45, Super Preferred Non Smoker, Level-Pay, \$1,000,000 Face Amount, 2% Maximum Monthly Benefit Amount

COMPANY	PREMIUM	MAXIMUM MONTHLY BENEFIT AMOUNT
John Hancock's Protection UL with Vitality & LTC Rider	\$5,542	\$20,000
Nationwide	\$6,107	\$0
North American	\$6,536	\$0
AIG	\$6,551	\$0
Prudential	\$6,926	\$0
Lincoln National	\$7,722	\$0

Protection UL premium is based on current assumptions, Gold Vitality Status, solving to endow at age 121 and is guaranteed to age 72. 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.

Paying a premium amount that differs from an originally illustrated amount could reduce the duration of the policy's Death Benefit Protection feature or impact other features of the policy. Insurance policies and/or associated riders and features may not be available in all states.

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.

The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. There are additional costs associated with this rider. The Maximum Monthly Benefit Amount is \$50,000. When the death benefit is accelerated for long-term care expenses, it is reduced dollar for dollar and the cash value is reduced proportionately. Please go to www.jhsalesnet.com to verify state availability. This rider has exclusions and limitations, reductions of benefits, and terms under which the rider may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.

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.

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

Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy.

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.

MLINY032715207