

Protection UL *with Vitality*[™]



Product Highlights,
Features and Benefits



PROTECTION UL WITH VITALITY

John Hancock's Protection UL is the lowest-cost permanent life insurance policy in our portfolio; in many cases, it's the most affordable UL product in the industry. And now it's even better! Protection UL with Vitality is a flexible and affordable life insurance solution that protects your clients, while also recognizing and rewarding them for living a healthy life.

Product Highlights¹

This innovative life insurance solution can differentiate you in the market, help grow your business and benefit clients throughout their lifetime by providing:

- **Industry-leading premiums** for level-pay, short-pay and single-pay premiums
- **Lengthy guarantees²**, often to life expectancy³
- **Strong cash value accumulation potential** when compared to guaranteed UL products
- **The John Hancock Vitality Program** which offers:
 - The opportunity to significantly lower premiums⁴ by living a healthy life
 - Personalized health goals and a free Fitbit® to track progress toward a healthy lifestyle
 - Entertainment, shopping, and travel rewards and discounts

Who is a Good Fit for This Product?

Anyone who wants to save money on their life insurance premiums can benefit from this program, although there are three general categories of clients to target:

- **Living a healthy life:** These people are already living healthy lifestyles — they exercise, receive annual health screenings and stay tobacco-free.
- **Aspires to be healthier:** These people recognize the importance of healthy living and are committed to making changes to their current lifestyle.
- **Motivated by discounts and rewards:** These people are motivated by discounts and will engage in a healthier lifestyle in order to receive rewards.



STAY ON TRACK WITH LIFETRACK

LifeTrack is an optional billing service that automatically adjusts premiums each year based on your client's life insurance coverage objectives — making it easier to achieve their overall goals. LifeTrack takes into account your client's Vitality Status, the current interest crediting rate, current cost of insurance rates, and actual policy value. If your client enrolls in LifeTrack, they'll also receive a LifeTrack Annual Report which updates them on how their policy is tracking relative to their insurance goals, as well as an e-mail update each year that shows how their Vitality Status affects the premium they pay.

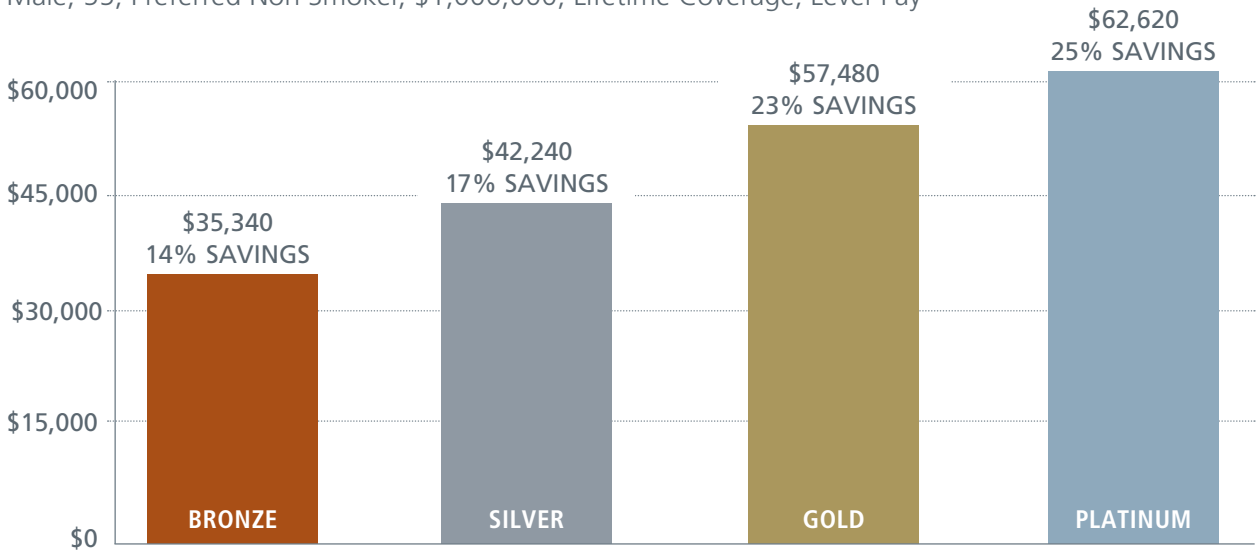
Live a Healthy Life — and Save!

Significant Savings Potential

Protection UL with Vitality rewards the everyday steps your clients take to stay healthy and inspires them to do even more. The healthier your clients are, the more they can save.

Cumulative Premium Savings by Status Over 20 Years Compared to Leading Competitor

Male, 55, Preferred Non Smoker, \$1,000,000, Lifetime Coverage, Level-Pay



Protection UL with Vitality's premiums are based on current assumptions solve to \$1 at age 121 at each of the four status levels and include a guarantee to age 82 assuming Bronze funding level, 81 assuming Silver funding level, 80 assuming Gold funding level, and 79 assuming Platinum funding level. Prudential is the top competitor. Competitor's premiums are guaranteed for lifetime. Competitor information is current and accurate to the best of our knowledge as of February 2015. The comparisons in this communication are of different products which vary in premiums, rates, fees, expenses, and features. This comparison 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.

ABOUT VITALITY

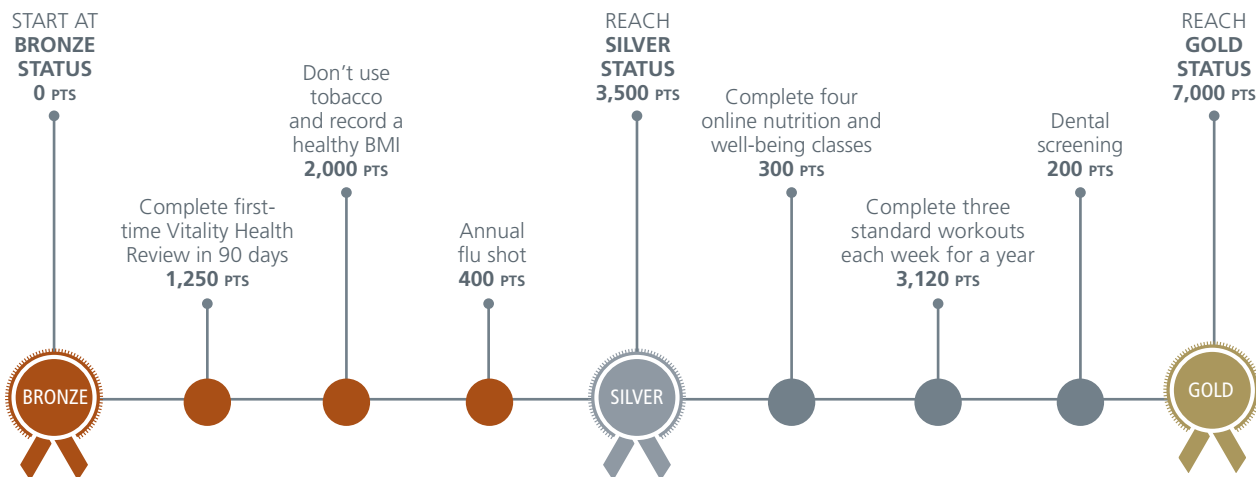
To help your clients in their pursuit of a longer, healthier life, we've partnered with Vitality, the global leader in integrating wellness benefits with life insurance products. Vitality has an established track-record of creating interactive, personalized programs. Millions of Vitality members worldwide use their online tools to identify and track health and lifestyle goals.

Accumulate Points. Earn Status. Enjoy Savings & Rewards.

Accumulate Points: Your clients can earn Vitality Points by completing simple everyday activities like going to the gym, staying tobacco-free, or getting an annual health screening. We'll even send them a free Fitbit to track their progress toward a healthy lifestyle. Based on the number of points they accumulate, your clients will earn a Vitality Status — Bronze, Silver, Gold, or Platinum.

BRONZE STATUS	SILVER STATUS	GOLD STATUS	PLATINUM STATUS
0 POINTS	3,500 POINTS	7,000 POINTS	10,000 POINTS

Earn Status: On their policy anniversary, they'll earn policy credits that reflect the status level they've achieved. Below is an example of the types of simple activities clients can do to achieve a Gold status.



Enjoy Savings and Rewards: The higher your client's Vitality Status, the more they can potentially save on premiums and the greater their rewards and discounts, including:

						
FREE FITBIT DEVICE	FREE HEALTH CHECK	WEARABLE DEVICE DISCOUNTS	HEALTHY GEAR DISCOUNTS	HALF-PRICE HOTEL STAYS	CRUISE REWARDS	SHOPPING & ENTERTAINMENT

Other Considerations

- If the insured discontinues the John Hancock Vitality Program, all rider charges will cease, no new statuses can be earned; and any previously earned policy credits will continue to be applied to the following year.
- The Vitality Status earned in the current year will determine a client's policy credits and rewards for the next year.
- Each year, clients must again earn points to establish their Vitality Status for the year ahead.



Product Specifications

FEATURES	PROTECTION UL WITH VITALITY
Product Design	Flexible Premium Universal Life
Risk Classes/Issue Ages Non Smoker Smoker	FULLY-UNDERWRITTEN Super Preferred 20-80 Preferred 20-90 Standard Plus 20-90 Standard 3 months-90 Preferred 20-90 Standard 20-90 <i>Note: Protection UL with Vitality available at ages 20-70</i>
Flat Extras	Non-medical flat extras for aviation, avocations and foreign risks are allowed on all fully underwritten risk classes except Super Preferred. Medical flat extras are not allowed on risk classes better than Standard.
Available Coverage	Face Amount only (no supplemental Face Amount available)
Minimum Face Amount	\$50,000
Definition of Life Insurance	Cash Value Accumulation Test (CVAT)
Maximum First-Year Premium	<ul style="list-style-type: none"> • First year premiums on MEC policies are limited to a maximum of \$5 million • First year premiums on all policies are limited to a maximum of 20 times the basic Target Premium
Minimum Initial Premium (MIP) Requirement	Premium amount required to issue the policy and keep it in force for the first policy month <i>Note: A greater amount is required if the policy is backdated.</i>
Face Amount Increases	Face Amount increases are not permitted
Face Amount Decreases	<ul style="list-style-type: none"> • Allowed after first policy year • Minimum requested Face Amount decrease is \$50,000 • Face Amount may not be decreased below Minimum Face Amount • Pro-rata Surrender Charges will apply during the Surrender Charge period • A 10% Face Amount decrease permitted without a Surrender Charge at time of decrease

Product Specifications *continued*

FEATURES	PROTECTION UL WITH VITALITY
<p>Death Benefit Options</p> <ul style="list-style-type: none"> Option 1 Option 2 Option Change (2 to 1 only) 	<p>Face Amount (plus Return of Premium (ROP) rider, if elected)</p> <p>Face Amount plus Policy Value (not available with ROP rider)</p> <p>Available after the first policy year. The change is effective on the monthly processing date following a valid request from the policy owner.</p> <p><i>Note: At the time of the Death Benefit Option change, the policy's Total Face Amount will equal the Face Amount immediately before the change, plus the Policy Value as of the effective date of the change.</i></p>
<p>No-Lapse Guarantee²</p>	<p>The no-lapse guarantee (NLG), called "Death Benefit Protection," guarantees that the policy will not default during the no-lapse guarantee period, provided certain requirements are met.</p> <ul style="list-style-type: none"> • The NLG duration will vary based upon issue age, gender and risk class as well as chosen funding level. The no-lapse guarantee duration is stated on the illustration and in the policy contract. • Maximum no-lapse guarantee duration is to age 121
<p>Coverage Beyond Age 121</p>	<p>Policy does not mature; provided that funding is sufficient, the policy will remain in force until the insured's death. At age 121:</p> <ul style="list-style-type: none"> • Policy and rider charges cease • Premiums are not required or permitted • Interest continues to accumulate on the Policy Value • Withdrawals are not permitted • New loans are available and loan repayments continue to be accepted on existing loans • Interest continues to be charged on outstanding loans until a death claim is made (the policy may lapse if debt ever equals or exceeds the Policy Value) • The Persistency Credit ceases
<p>Quit Smoking Incentive</p>	<p>The Quit Smoking Incentive (QSI) allows all Standard and Preferred Smokers to receive Standard Non Smoker policy charges for the first three policy years. To maintain Non Smoker policy charges beyond year three, the insured must provide satisfactory evidence* that he/she has quit smoking for at least 12 consecutive months and their microunalysis must be free of nicotine or metabolites. Please note the following:</p> <ul style="list-style-type: none"> • Available for issue ages 20-70 • Not available for substandard ratings • Term Conversions and internal replacements will require additional underwriting if the original policy (replaced or converted) was issued more than three years ago • Policies upgraded to Standard Smoker via the HealthStyles program will require additional underwriting • The earliest an insured can request a change to Non Smoker is on or after the first policy anniversary <p><i>*For more details on the underwriting evidence required, please refer to our smoking class change guidelines.</i></p>

OPTIONAL BENEFITS/RIDERS	PROTECTION UL WITH VITALITY
<p>Vitality Program (Also referred to as the Healthy Engagement Rider)</p>	<p>Provides an opportunity for a policy to earn credits based on healthy actions taken by the insured each year through attained age 80. To earn credits, the insured must complete simple health-related activities. Each year, these activities result in Vitality Points, which are used to determine a Vitality Status, and the amount of policy credits.</p> <ul style="list-style-type: none"> • Available for all risk classes (including Substandard) from issue ages 20-70 • Available on policies of any size. For large policies, credits will be applied to the first \$20,000,000 of Death Benefit. • If elected, a monthly charge of \$2 is deducted through attained age 80
<p>Disability Payment of Specified Premium (DPSP)</p>	<ul style="list-style-type: none"> • Pays a premium amount chosen by the applicant (not to exceed \$3,500 or 1/12 of the Target Commissionable Premium or 1/12 of the annual premium per month), if insured satisfies the elimination period for total and permanent disability • Issue ages 20-60 • \$5,000,000 Maximum Face Amount on all policies • Not available with ROP • An additional monthly charge is deducted up to age 65 if this optional rider is selected
<p>Return of Premium (ROP)</p>	<ul style="list-style-type: none"> • Provides an additional insurance amount equal to a percentage of premiums paid, up to 100% • Available at issue with Death Benefit Option 1 • Not available in conjunction with Disability Payment of Specified Premium, or LTC rider • The total Death Benefit including ROP may never exceed five times the Face Amount • There are costs associated with the ROP rider as well as limitations on the cumulative amount that can be returned
<p>Long-Term Care (LTC)⁵</p>	<p>Provides funds to help pay for qualified long-term care expenses by accelerating the death benefit. The Maximum Monthly Benefit Amount is based on 1%, 2% or 4% of the policy death benefit elected at issue. The rider is available on level (Option 1) and increasing (Option 2) Death Benefit options.*</p> <ul style="list-style-type: none"> • Not available with the ROP rider • The Long-Term Care pool can differ from the Death Benefit (LTC pool can never be greater)* • In New York, the LTC rider is only available when the Accelerated Benefit rider has also been elected • A separate charge is deducted if this optional rider is selected <p><i>Note: If the LTC rider is selected, the maximum monthly benefit is \$50,000 per insured.</i></p> <p><i>*Not available in all states.</i></p>
<p>Accelerated Benefit</p>	<p>Provides a "living benefit" if the insured is certified to be terminally ill with a life expectancy of one year or less. This provision allows the policy owner to receive 50% of the eligible death benefit to a maximum of \$1 million.</p> <ul style="list-style-type: none"> • The remaining death benefit is reduced by one year's interest at current loan rates on the benefit paid and any administrative expense charge • Benefits may be taxable under current tax law. Policy owners should consult their personal tax advisors regarding the tax implications of benefits received under the Accelerated Benefit

Product Specifications continued

POLICY VALUES	PROTECTION UL WITH VITALITY								
Interest Crediting Rate Current Guaranteed	As declared 2.00%								
Policy Loans	<ul style="list-style-type: none"> • Policy loans are available at any time after the policy is in force • Minimum loan amount is \$500 								
Policy Loan Spread Current Years Years Guaranteed* Years Years	<table border="0"> <tr> <td>1-10</td> <td>1.25%</td> </tr> <tr> <td>11+</td> <td>0.00%</td> </tr> <tr> <td>1-10</td> <td>1.25%</td> </tr> <tr> <td>11+</td> <td>0.25%</td> </tr> </table> <p><i>*The guaranteed loan spread for New York is 1.50% in years 1-10 and 0.25% in years 11+.</i></p>	1-10	1.25%	11+	0.00%	1-10	1.25%	11+	0.25%
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Withdrawals	<ul style="list-style-type: none"> • Available after the first policy year • Minimum withdrawal is \$500 • A partial surrender charge may apply • Withdrawals affect a policy's no-lapse guarantee calculations 								
Persistency Credit Current Guaranteed	<p>Beginning in Policy Year 6, a Persistency Credit is added to the Policy Value on each monthly Processing Date.</p> <ul style="list-style-type: none"> • The amount of the Persistency Credit above the minimum varies based on policy owner actions, such as the timing and amount of premium payments, loans, withdrawals, lapse and reinstatement; as well as changes to the rates of interest applied to the policy and the Cost of Insurance rates • The manner in which these changes are reflected in the Persistency Credit is guaranteed in the policy • The minimum Persistency Credit is 0.025% of the Net Policy Value per month 								
In-Force Illustration	<p>To ensure that your client's policy continues to meet desired objectives, we suggest that in addition to reviewing annual statements, in-force illustrations are periodically requested. In-force illustrations will provide an updated projection of the policy</p>								

POLICY CHARGES	PROTECTION UL WITH VITALITY
Premium Charge Current and Guaranteed	18% of all premium in all policy years
Administrative Charge Current and Guaranteed	All policy years: \$15 per month
Contract Charge	<ul style="list-style-type: none"> • Monthly charge per \$1,000 of current Face Amount • Varies by issue age, gender, risk class and policy duration • Applies in all policy years
Cost of Insurance Charge Current Guaranteed	<ul style="list-style-type: none"> • A charge per \$1,000 of net amount at risk that is deducted monthly • Mortality charge varies by issue age, gender, risk class and policy duration • Charges based on the 2001 CSO mortality table
Surrender Charge	<ul style="list-style-type: none"> • A charge per \$1,000 of Face Amount at issue, deducted in the event of full surrender • The Surrender Charge rate varies by issue age, gender, risk class, premiums paid and policy duration • The charge generally grades down monthly over 10 years and is 0% in years 11 and after



1. Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.
2. 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.
3. Life expectancy calculations are based on 2008 VBT mortality table.
4. 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.
5. 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.

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

Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy and Healthy Engagement Rider.

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.

Rewards may vary based on the ownership and inforce status of the insurance policy, and the state where the insurance policy was issued.

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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