

## Everyone Wins with Protection UL with Vitality and Rolling Targets!

*Protection UL is already a leader in the industry for affordable death benefit protection. And now with Vitality, your clients can receive even greater premium savings plus other discounts as a reward for living a healthy lifestyle.*

In addition to the benefits your client receives, Rolling Targets are now offered on Protection UL with Vitality — delivering an extra boost to compensation for you.

### Extra Compensation with Rolling Targets

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

	PREMIUM	TARGET COMMISSIONABLE PREMIUM
Protection UL '13	\$11,215	\$11,215
Protection UL '15 with Vitality	\$9,764	\$11,695

This is a supplemental illustration. Not all benefits and values are guaranteed. The assumptions on which the non-guaranteed elements are based are subject to change by the insurer. Actual results may be more or less favorable. Protection UL '13 premium is based on current assumptions, solve to \$1 at 121, and includes a guarantee to age 80. Protection UL '15 premium is based on current assumptions, solve to \$1 at 121, Gold Vitality Status, and includes a guarantee to age 82. Rolling Targets apply to the first 24 months of the policy (not available in New York).

**Protection UL with Vitality offers a 13% lower premium and 4% higher compensation than Protection UL '13!**

*With Protection UL with Vitality and Rolling Targets, everyone wins.*

**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 your policy. Vitality Rewards may vary based on 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.

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

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 and Healthy Engagement Rider.

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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