



PROTECTION UL

ELECTRIFY YOUR SALES

John Hancock's #1 selling permanent product just got even better!

With extended guarantees and some of the lowest rates in the industry, Protection UL offers a lifetime of **affordable security**. And with benefits like the **John Hancock Vitality Program** and the **Critical Illness Benefit rider**, it's no wonder Protection UL is our top selling permanent product!

THE NEW PROTECTION UL OFFERS:

NEW
Extended
guarantees

NEW
Critical Illness
Benefit Rider

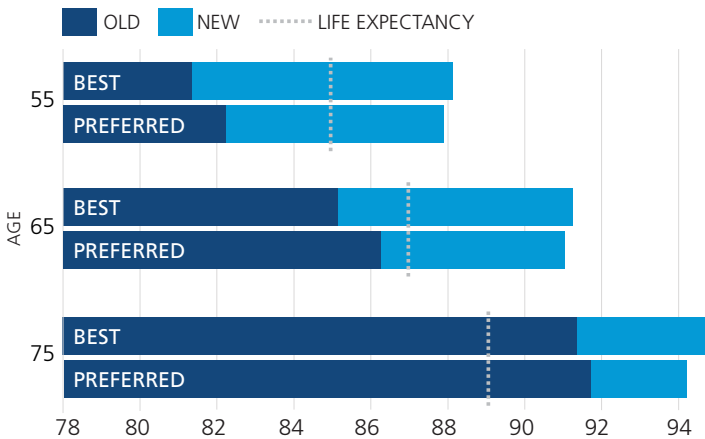
Highly
affordable
premiums

Competitive
cash value
potential

John
Hancock
Vitality

GREAT PROTECTION

NO LAPSE GUARANTEE, MALE, TOP 2 RISK CLASSES



UNMATCHED VALUE

MALE, AGE 55, SUPER PREFERRED, TEN-PAY, \$1,000,000 DEATH BENEFIT

COMPANY	PREMIUM	DIFFERENCE
John Hancock's Protection UL	\$19,979	-
North American	\$23,762	19%
Penn Mutual	\$24,071	20%
American General	\$24,516	23%
Nationwide	\$25,238	26%
Principal	\$26,505	33%
Prudential	\$26,664	33%
Mutual of Omaha	\$27,385	37%
Symetra	\$27,643	38%
Lincoln	\$30,840	54%

Life expectancy based on 2008 Valuation Basic Table, Select & Ultimate. Protection UL is solving for \$1 at lifetime, for \$1M Face Amount, and is guaranteed to age 85. Competitors' premiums are based on lifetime guarantee. Competitor information is current and accurate to the best of our knowledge as of February 2018. 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 are from various company illustrations and vary in premiums, rates, fees, expenses, features and cannot be used with the public. Please have your clients consult their professional advisors to find out which type of life insurance is most suitable.

STATE APPROVALS AND ILLUSTRATION SYSTEM

Please refer to the state approval map for most current state approvals. JHillustrator will be updated as states are approved.

NEW BUSINESS AND UNDERWRITING INFORMATION

Deadline

Requirements

June 30, 2018

If seeking an Informal Offer – the John Hancock home office must receive a Protection UL '16 illustration signed by the insured and owner, and a tentative underwriting decision must be obtained by this date.

If seeking a Formal Offer – the John Hancock home office must receive a Protection UL '16 application signed by the insured and owner by this date. An illustration on the case is also required.

For a Term Conversion – the John Hancock home office must receive a Term Conversion application signed by the insured and owner by this date.

Please Note: If the policy is to be trust owned, at a minimum the insured's signature is required on the application by this date.

August 31, 2018

John Hancock must have provided a final underwriting offer, received all administrative requirements to issue the policy, and received confirmation to proceed with the 1035 Exchange (if applicable).

IN-FORCE CASES

Please consult John Hancock's Internal Replacement Guidelines if you have a client considering replacing their existing John Hancock coverage.

PROMOTIONAL WEBSITE AND MARKETING MATERIALS

Visit **www.JHSalesHub.com** for everything you and your distribution partners need to start selling today! It includes information on how the program works, key marketing materials, and a hyperlink to run an illustration.

FOR MORE INFORMATION

Please contact your John Hancock salesperson or National Sales Support at **888-266-7498, option 2**

For agent use only. This material may not be used with the public.

The maximum face amount per life insured for all policies with the Healthy Engagement coverage is \$20,000,000.

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

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 producer guide for additional details.

The Critical Illness Benefit Rider provides a one-time lump sum benefit for covered critical illnesses subject to eligibility requirements. The benefit will not be paid for critical illnesses initially diagnosed before the rider effective date or during the waiting period. See the product producer guide for additional details.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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