

New Protection SUL — pay less and get more, for two

Show your survivorship clients how our newly repriced Protection Survivorship UL continues to stand out against competitors — making it a clear choice for customers seeking:



Industry-leading pricing, especially for short- and single-pay scenarios



Strong no-lapse guarantees with attractive cash value potential, particularly compared to guaranteed SUL products



New! Added flexibility with our Preliminary Funding Account, which allows a single, upfront payment without causing the policy to become a modified endowment contract (MEC)

[Transition rules](#)

May 27, 2022 deadline:

- **If seeking an informal offer** — the John Hancock home office must receive a Protection SUL '19R 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 SUL '19R 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.

July 22, 2022 deadline:

- By this date, 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).

State approvals

Protection SUL has been approved in all states except California, Guam and New York.

Key resources

- [Protection SUL producer guide](#)
- [UL seller's guide](#)
- [Investment story](#)