



Introducing John Hancock's Premier Life *Security. Stability. Simplicity.*

Premier Life*, with its combination of competitive guaranteed cash values, strong death benefit guarantees and current assumption performance, is designed to appeal to clients who want more than just a single-purpose life insurance policy. By combining the predictable benefits of a whole life contract with the adaptability of a flexible premium policy, the new Premier Life is an ideal solution for clients who want uncompromising value and flexibility.

- Strong death benefit guarantees
- Strong guaranteed cash value – especially for the first 20 years
- Potential for significant cash accumulation on a current assumption basis
- Premium flexibility without the need to blend or add complex riders
- Competitive target premiums
- Long-term Care and Return of Premium riders

Lower Premium, Strong Cash Value Performance

Male, 45, Preferred Non Smoker, \$1,000,000 Death Benefit					
Company	Premium	Year 30 Guaranteed Cash Value	Percentage of Premiums Paid	Year 30 Current Assumption Cash Value	Percentage of Premiums Paid
John Hancock's Premier Life*	\$14,973	\$444,451	99%	\$801,835	179%
New York Life's Whole Life**	\$18,810	\$552,080	98%	\$968,355	172%

* Guaranteed to Age 100 **Guaranteed to Age 121

Competitor information is current and accurate to the best of our knowledge as of September, 2011 The data shown is taken from various company illustrations. Current interest rates may be different for each company and may not be guaranteed. This is a comparison of different products and is not intended to make a statement about competitor products, services, premiums, rates, features and benefits, which vary. The products are different and are designed to meet different client needs. Please have your clients consult with their professional advisors to find out which type of life insurance is more suitable.

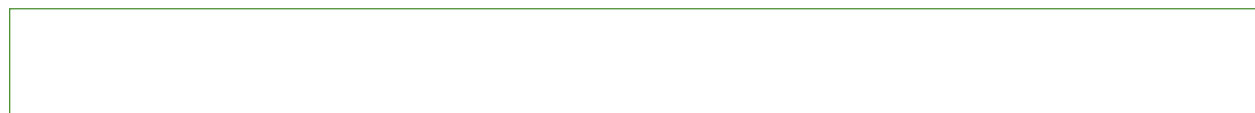
State Approvals and Illustration System

Please refer to the state approval map for current state approvals. These states are available on the recently distributed JH Illustrator 7.2, October 2011. State approvals will be updated on jhillustrator.com.

Premier Life Website & Marketing Materials

The self-contained website provides one-stop shopping for everything you and your distribution partners need to know about the new Premier Life. Go to www.jhlifeproducts.com to learn more.

A small supply of producer guides and consumer guides were shipped to each office. Additional marketing materials may be ordered from the warehouse or downloaded from jhsalesnet.com or your producer website.



For agent use only. Not to be used with the public.

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.

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

Premier Life policies automatically include a no-lapse guarantee called the Death Benefit Protection feature. 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.

The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be available in some states. Maximum face amount is \$5 million with the LTC rider. The LTC rider is not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionally. The policy account value is also reduced proportionally. There are additional costs associated with this rider. Please go to www.jhsalesnet.com for a complete list of up-to-date state approvals. **For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long term care services and is not a health insurance policy providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership program and is not a Medicare supplement policy.** 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.

The Return of Premium Rider allows clients to select a percentage of the premiums paid to be returned to the beneficiaries in addition to the death benefit. There are costs associated with the ROP rider, as well as limitations on the cumulative amount that can be returned. Not available in conjunction with certain other riders.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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