



LIFE INSURANCE

PROTECTION IUL



PROTECTION

February 1, 2013

Introducing John Hancock's NEW Protection IUL

John Hancock's NEW Protection Indexed UL (IUL) applies all the benefits of an Indexed UL to a low-cost premium design. In fact, it's often the most affordable IUL product in the industry.

Protection IUL Advantages:

- Some of the **lowest-cost Indexed UL premiums** in the industry.
- Three levels of **guaranteed protection**: lengthy NLG, 0% floor, and a 2% cumulative interest rate guarantee.
- Highly competitive **13% Current Cap** — on a simple annual point-to-point crediting method.
- **Flexibility** of three allocation options: Capped, Uncapped, and Fixed Accounts.

OFTEN 20% SAVINGS OR MORE!

Male, Best Risk Class, \$1,000,000 Face Amount, Level-Pay, Lifetime Coverage

	Age 45	Age 55	Age 65
John Hancock's New Protection IUL	\$6,228	\$10,482	\$19,149
AXA	+37%	+33%	+24%
Lincoln	+26%	+26%	+30%
Nationwide	+16%	+20%	+27%
Pacific Life*	+20%	+20%	+11%
Prudential	+32%	+29%	+20%

*Blended 50%

The data shown is taken from various company illustrations. Premiums are based on a solve to \$1 at age 121. All competitors' illustrated rates were derived using John Hancock's IUL rate translator. Translated assumed rates based on inputting an 8% equity assumption and each company's current cap and participation rates. All products shown assume a one-year point-to-point crediting option on the S&P 500[®] index. Company's translated assumed rates: John Hancock 6.61%, AXA 6.61%, Lincoln 6.22%, Nationwide 6.27%, Pacific Life 6.27%, and Prudential 5.81%. These values are not guaranteed. Competitor information is current and accurate to the best of our knowledge as of January 2013. The comparisons in this communication are of different products which vary in rates, fees, expenses, features and benefits. These comparisons 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.

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 9.0, January, 2013. State approvals will be updated on www.jhillustrator.com.

Protection IUL Marketing Materials

A number of key marketing materials have been developed to help make it easier to understand and sell Protection IUL. 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 www.jhsalesnet.com or your producer website.

PRODUCER GUIDE (IM4151PG)

Highlights the key features and benefits of John Hancock's Protection IUL.

CONSUMER GUIDE (IM4151CG)

A client-level brochure outlining how the policy works and highlighting the strengths of John Hancock's Protection IUL.

SALES FLYERS

Power to Lead

See how Protection IUL is often an industry leader in low-cost IUL premiums.

One Powerful Combination

See how John Hancock's Protection IUL with the Long-Term Care (LTC) rider is an industry leader in low-cost death benefit protection and low-cost LTC coverage.

The Performance to Win

Learn more about how John Hancock's newly expanded Indexed UL is making it easier than ever to understand and sell IUL.

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

Protection IUL 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.

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.

The Long Term Care (LTC) Rider accelerates the death benefit 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 Partnership for Long-Term Care 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.

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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