



New Protection UL-G and Protection SUL-G *Flexible Protection. Guaranteed.*

February 12, 2010

John Hancock's new Protection UL-G and Protection SUL-G offer competitive premiums in level-pay and high early funding scenarios for clients in the top three risk classes. With high retention limits, progressive underwriting and competitive target premiums — all backed by a company with some of the highest financial strength ratings in the industry — these two products continue to be serious contenders in the older age market.

Protection UL-G offers:

- Competitive level-pay and lump-sum premiums
- Enhanced Target Premiums in high early funding scenarios
- A Cash Value Advantage rider which can generate substantial intermediate cash values
- Long-term care riders which provide income tax-favored LTC benefits
- Ability to illustrate off-anniversary premiums

Protection SUL-G offers:

- Reduced surrender charge period — recovering up to 100% of premiums in year 20
- Competitive level-pay and lump-sum premiums
- Enhanced Target Premiums in high early funding scenarios
- Three flexible Policy Protection riders for the ultimate in design flexibility
- Competitive underwriting and high retention limits
- Ability to illustrate off-anniversary premiums

Compare Protection UL-G to the competition:

Male 65, Best Risk Class, \$1,000,000 Face Amount, Lump-sum year 1 premium of \$100,000, Solve for lifetime guaranteed level-pay years 2+		
Company	Ongoing Premium	Target
John Hancock's Protection UL-G	\$13,116	\$25,057
Lincoln	\$13,150	\$19,660
Transamerica	\$13,543	\$22,400
MetLife	\$13,549	\$22,627
Pacific Life*	\$13,610	\$25,057
Prudential	\$14,291	\$21,320
ING	\$14,781	\$21,000
Sun Life	\$15,470	\$20,860

*Blended to JH Target Premium.

Competitor information is current and accurate to the best of our knowledge as of February 2010. The data shown is taken from various company illustrations.

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 6.1, February 2010. State approvals will be updated on [jhillustrator.com](#).

New Business and Underwriting Information

Protection UL-G 09R and Protection SUL-G 09 are no longer offered. However, in order to provide a transition period and secure issue of these current products, the following criteria must be met:

By March 15, 2010

- John Hancock home office has received a signed illustration and made a tentative underwriting decision.

OR

- John Hancock has received an application for Protection UL-G 09R and Protection SUL-G 09 signed by the Insured and Owner (note that in cases where trusts are involved, the minimum requirement by March 15th is the insured's signature). An illustration on the case must also have been received by John Hancock as of March 15, 2010.

By May 14, 2010

John Hancock has provided a final underwriting offer and has received all administrative requirements to issue the policy.

Marketing Materials

We have created marketing materials to help you spread the word about the new Protection UL-G and Protection SUL-G. Producer guides, consumer guides and other marketing materials may be ordered from the warehouse or downloaded from [jhsalesnet.com](#).

Protection UL-G Sales Flyers	Protection SUL-G Sales Flyers
<p>Protection UL-G with the Cash Value Advantage Rider. <i>Protection and Cash Value</i> Shows how the Cash Value Advantage rider can generate attractive IRR's on the "extra" annual premium.</p> <p>Top 10 Reasons to sell Protection UL-G Lists and describes the top 10 reasons to sell Protection UL-G.</p> <p>Protection UL-G. <i>Older Clients. Lower Premiums.</i> Demonstrates the competitiveness of Protection UL-G in high early funding scenarios.</p> <p>Protection UL-G microsite A single website that provides access to the product information and sales materials needed to market Protection UL-G.</p>	<p>Protection SUL-G — A Guaranteed Value Highlights the value of John Hancock's commitment to providing a competitive guaranteed survivorship universal life product.</p> <p>Protection SUL-G — Winning Targets and Cash Values Describes how Protection SUL-G offers winning targets for you and robust cash values for your client.</p> <p>Protection SUL-G — A Smart Estate Planning Strategy This promotional flyer includes a case study that demonstrates how Protection SUL-G can be used for Estate Planning.</p> <p>Protection SUL-G Product Presentation Provides an overview of Protection SUL-G's key features and benefits, its competitive niche, and sales applications.</p>

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

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.

The IRR on death benefit is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the net death benefit of the policy.

The Long-Term Care (LTC) and Long-Term Care (LTC) Continuation riders are accelerated death benefits and may not be available in some states. Maximum face amount: \$5 million with LTC rider; \$1 million with LTC Continuation rider. These riders are not considered long-term care insurance in some states. When the policy death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionately. There may be additional costs associated with these riders. The LTC Continuation rider is not available in some states including New York. 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.

These riders have exclusions and limitations, reductions of benefits, and terms under which the riders may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.

Protection UL-G and Protection SUL-G offer a choice of Policy Protection Riders. The Policy Protection Riders guarantee that the policy will not default, even if the cash surrender value falls to zero or below, provided premium requirements are met. The maximum duration of these riders is age 121 of the insured (or younger insured if survivorship) but may be shorter. The Policy Protection Rider Enhanced (PPRE) and Policy Protection Rider Quick (PPRQ) require an additional cost. Factors such as, but not limited to, the amount and timing of premium payments, loans, withdrawals, or any other change allowed under the contract may impact the period of guaranteed coverage. Once terminated, the Policy Protection Riders cannot be reinstated.

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

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. MLINY02091012217 02/10

