



## John Hancock Term 20. Guarantees. Level Premiums.

February 12, 2010

John Hancock has repriced its Term 20 product. The 10 and 15 year Term premiums will remain unchanged with Term 20 premiums generally increasing by an average of 10%. All features and benefits remain the same.

### State Approvals and Illustration System

The Term 20 rates are approved in all states and have been updated on the recently distributed JH Illustrator 6.1, February 2010 illustration system.

### New Business and Underwriting Information

Term 20 (2009) will no longer be offered. However, in order to provide a transition period and secure issue of the current product, the following criteria must be met:

#### By March 15, 2010:

- John Hancock Life New Business has received a Policy Quote for the Term 20 (2009) AND has made a tentative underwriting decision,

OR

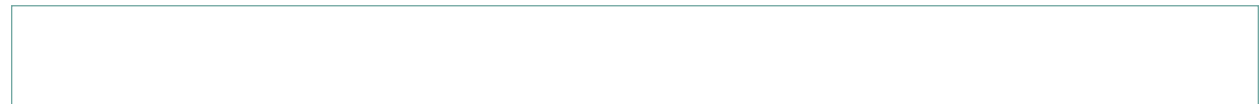
- John Hancock Life New Business has received an application *signed* by the Insured and Owner (note that in cases where trusts are involved, the minimum requirement by March 15th is the insured's signature). A Policy Quote must also have been received as of March 15, 2010.

#### By May 14, 2010:

All pending Term 20 (2009) final applications must complete the formal underwriting process and all administrative requirements must be received by John Hancock in order to issue the policy.

### Marketing Materials

Marketing materials have been updated to reflect the new rates. Producer guides, consumer guides and other marketing materials may be ordered from the warehouse or downloaded from JH SalesNet, [www.jhsalesnet.com](http://www.jhsalesnet.com).



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

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.

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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