



Competitive Premiums. Higher Targets.

Offer your clients competitive premiums with John Hancock's Protection SUL.

Take a look:

| Male 55/Female 52, Best Risk Class, Full-Pay \$2,000,000, Lifetime Coverage | | | |
|---|----------|------------|----------|
| | Premium | Difference | Target |
| John Hancock's Protection SUL | \$10,756 | — | \$11,851 |
| Lincoln | \$12,362 | +15% | \$11,851 |
| MetLife | \$12,449 | +16% | \$12,151 |

Protection SUL premium is based on current assumptions and is guaranteed to ages 77/74 when paying \$10,756. Guaranteed SUL premiums are based on a lifetime guarantee. Competitor information is current and accurate to the best of our knowledge as of July 2011. The data shown is taken from various company illustrations. Current interest rates may be different for each company and may not be guaranteed.

And, if your clients are able to fund with a lump-sum premium in the first year, they benefit from even lower ongoing premiums and you get a higher target!

| Male 55/Female 52, Best Risk Class, Initial Premium of \$50,000, \$2,000,000, Lifetime Coverage | | | |
|---|-------------------|------------|----------|
| | Premium Years 2 + | Difference | Target |
| John Hancock's Protection SUL | \$8,443 | — | \$13,628 |
| Lincoln* | \$10,370 | +23% | \$12,151 |
| MetLife | \$10,423 | +24% | \$13,913 |

*Lincoln does not pay compensation on excess premium over target.

Protection SUL premium is based on current assumptions and is guaranteed to ages 77/74 when paying \$8,443. Guaranteed SUL premiums are based on a lifetime guarantee. Competitor information is current and accurate to the best of our knowledge as of July 2011. The data shown is taken from various company illustrations. Current interest rates may be different for each company and may not be guaranteed.

By adding an additional \$50,000 in premium the first year, clients can save 23% per year, and you will enjoy a 15% increase in target!

Learn how Protection SUL offers competitive premiums for your clients and higher targets for you!



The comparisons in this communication are of different products which vary in premiums, 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 most suitable.

Protection SUL 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. Policy owners who pay only the minimum premium required to keep the Death Benefit Protection in effect may forego the advantage of building significant cash value in this policy. The no-lapse guarantee under the Death Benefit Protection has a maximum duration to age 121, of the younger insured. The duration of the no-lapse guarantee coverage may be less, depending upon the funding level chosen by the policyholder. The NLG duration is stated in the contract and reflected in the illustration's guaranteed net death benefit column. At the end of the NLG duration, premiums greater than those originally illustrated may be required to maintain coverage. Factors such as, but not limited to, the amount and timing of premium payments, loans, withdrawals, or any other change allowed under the contract could potentially terminate the no-lapse guarantee. Once terminated, the Death Benefit Protection feature cannot be reinstated.

Guaranteed product features are dependent upon the claims-paying ability of the issuer.

Insurance policies and/or associated riders and features may not be available in all states.

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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.

MLINY07121115256 07/11

