



NEW PROTECTION SUL

May 12, 2011

Introducing John Hancock's Protection SUL

A Triple Crown Winner!

Take a look at one of the most affordable survivorship death benefit protection products in the industry. Protection SUL offers highly competitive premiums, substantial no-lapse guarantees and cash value growth potential — making it an excellent value for your clients.

Key Features

- Low-cost premiums in most funding scenarios such as full-pay, ten-pay and single-pay scenarios
- Guarantees that can often extend to life expectancy¹
- Cash value growth potential
- Enhanced targets for policies with qualifying lump-sum payments in the first year

Protection SUL is an excellent alternative to lifetime guaranteed SUL, take a look:

Male 65/Female 62, Best Risk Class, \$2,000,000, Full-Pay Premium				
	John Hancock's Protection SUL	Composite Average of Guaranteed SUL*	Protection SUL Advantage	Difference Year 10**
Premium	\$18,468	\$21,491	14% Lower Premium	\$30,230
Cash Surrender Value in Year 10	\$104,798	\$60,132	74% More Cash Value	\$44,666
Death Benefit remains in-force assuming current interest rates and charges	Lifetime	Lifetime		= \$74,896
Death Benefit Guarantee Period	Ages 92/89	Lifetime		

Protection SUL premium is based on current assumptions and is solving for \$1 at age 121. Guaranteed SUL premiums are based on a lifetime guarantee.

* Composite average is based on lifetime premiums for guaranteed SUL policies currently marketed among the top sellers of SUL, excluding John Hancock, as indicated in the 2010 Q4 Universal Life Sales Summary. Companies include: Principal, Lincoln, Hartford, MetLife, Prudential and Transamerica. The products are different and are designed to meet different client needs. 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. Underwriting criteria will differ from company to company; we attempted to use comparable risk classes across all companies. Policies and contracts on which the composite is based may not be available in all states.

** Upon policy surrender. Assuming current interest crediting rates.

State Approvals and Illustration System

Please refer to the [state approval map](#) for current state approval, which will be updated on www.jhillustrator.com. These states are available on the recently distributed JH Illustrator version 7.1, May 2011. Note: Information will be automatically updated on the JH Illustrator iPad application.

New Business and Underwriting Information

Performance SUL will no longer be available in states that have approved Protection SUL. In order to provide a transition period and secure issue of the current product, the following criteria must be met:

By June 17, 2011

- John Hancock home office has received a signed illustration and made a tentative underwriting decision.
OR
- John Hancock has received an application for Performance SUL signed by the Insured and Owner (note that in cases where trusts are involved, the minimum requirement by June 17th is the insured's signature). An illustration on the case must also have been received by John Hancock as of June 17, 2011.

By August 15, 2011

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

Website & Marketing Materials

The self-contained website provides one-stop shopping for everything you and your distribution partners need to know about Protection UL and the new Protection SUL. Go to www.protectionul-sul.com to learn more.

Please note: Protection UL communications have also been updated with a new creative look to complement the new Protection SUL marketing materials. A small supply of producer guides and consumer guides will be shipped to each office. Additional marketing materials may be ordered from the warehouse or downloaded from www.jhsalesnet.com or your producer website.



1. Based on 2008 VBT Primary Table. Life Expectancy (LE) tables are based on actual mortality experience collected from sources such as the life insurance companies and the Social Security Administration. LE tables show the average probability of death by a certain age. The LE data provided is not necessarily indicative of life expectancy, and the insured may live longer than indicated by the table. The LE tables used are not tailored to a particular situation or risk class; rather, they are based on population averages and are presented to help form a generalized idea of potential ages at death.

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. MLINY05021114828 05/11

