

John Hancock

LIFE INSURANCE

ALL PRODUCTS GUIDE

Competing in More Markets Offering More Opportunity



John Hancock's **Comprehensive Portfolio**
of Life Insurance Products

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Products for success.

Introducing John Hancock's portfolio of life insurance products. Our comprehensive suite of universal, indexed, variable and term life insurance products was designed to be among the most competitive in the industry. When coupled with John Hancock's excellent service and support, you have the resources needed to build strong client relationships, develop new cross-selling opportunities and create solutions tailored for each client.

To simplify your sales efforts, we've created this easy-to-use reference guide. Organized by insurance type and key benefits, the guide can help you quickly match our products to your clients' specific needs and goals.

John Hancock. Committed to your success.

UNIVERSAL LIFE

PRODUCT	PROTECTION UL	UL-G	ACCUMULATION UL
Product Description	Current assumption universal life death benefit coverage with low premiums, strong guarantees and cash value growth potential; John Hancock's most affordable permanent coverage.	Universal life coverage focused on death benefit protection. ¹	Death benefit coverage focused on high early cash value potential and long-term cash accumulation potential; universal life policy targeted for premium financing sales and other advanced sales concepts.
Issue Age	3 months–90	3 months–90	3 months–90
Minimum Face Amount	\$50,000	\$100,000	\$50,000
Highlights	Strong choice for clients ages 35+ seeking low-cost death benefit protection.	Strong choice for ages 70+ with competitive full-pay and lump-sum premiums for Super Preferred, Preferred and Standard Plus risk classes.	High early cash value potential and competitive long-term values.
Client Profile	<p>Individual Market</p> <ul style="list-style-type: none"> • Source of income for heirs • Estate Liquidity • Wealth Transfer • 1035 Exchange • Lifetime alternative to term life • Term Conversion • Estate Planning – Irrevocable Life Insurance Trusts (ILITs),¹⁴ Spousal Access Trusts, Dynasty Trusts • Private Financing • Sale to a Grantor Trust • Leveraging a Credit Shelter Trust <p>Business Market</p> <ul style="list-style-type: none"> • Business Continuation Plans • Buy-Sell Agreements • Key Person Protection • Split Dollar Plans 	<p>Individual Market</p> <ul style="list-style-type: none"> • Source of income for heirs • Estate Liquidity • Lifetime gifting programs • 1035 Exchange • Lifetime alternative to term life • Term Conversion • Estate Planning – Irrevocable Life Insurance Trusts (ILITs),¹⁴ Dynasty Trusts <p>Business Market</p> <ul style="list-style-type: none"> • Business Continuation Plans • Buy-Sell Agreements • Key Person Protection 	<p>Individual Market</p> <ul style="list-style-type: none"> • Wealth Transfer • Supplemental retirement income • Lifetime alternative to term life • Estate Planning – Irrevocable Life Insurance Trusts (ILITs),¹⁴ Spousal Access Trusts, Dynasty Trusts • Source of income for heirs <p>Business Market</p> <ul style="list-style-type: none"> • Split Dollar Plans • Executive Bonus Plans • SERP and Deferred Compensation Plans • Business Continuation Plans
Investment/Account Options	Not applicable	Not applicable	Not applicable
Death Benefit Guarantees¹	<ul style="list-style-type: none"> • Death Benefit Protection feature can guarantee the policy will not default even if the cash surrender value falls to zero or below³ • Length of death benefit guarantee varies based on funding • The guarantee period for a specific funding level is stated in the policy and in the illustration 	<ul style="list-style-type: none"> • Death benefit guarantees through the Policy Protection rider¹⁰ that guarantees the policy will not default – even if the cash value falls to zero or below • Flexible long-term lapse protection available from 10 years to lifetime 	<ul style="list-style-type: none"> • Base Face Amount = 5-year guarantee • Supplemental Face Amount = 2-year guarantee • Return of Premium⁹ = 2-year guarantee¹¹
Features	<ul style="list-style-type: none"> • Preferred rates to age 90 • Zero net cost loans⁴ • Quit Smoking Incentive⁵ • Unisex rates for qualified plans • Enhanced targets for policies with qualifying lump-sum payments 	<ul style="list-style-type: none"> • Preferred rates to age 90 • Late Payment of Premium Feature • Quit Smoking Incentive⁵ • Unisex rates for qualified plans 	<ul style="list-style-type: none"> • Preferred rates to age 90 • Zero net cost loans⁴ • Supplemental Face Amount for case design flexibility • Quit Smoking Incentive⁵ • Unisex rates for qualified plans
Riders²	<ul style="list-style-type: none"> • Long-Term Care^{6,7} • Disability Payment of Specified Premium • Accelerated Death Benefit⁸ • Return of Premium⁹ 	<ul style="list-style-type: none"> • Long-Term Care^{6,7} • Disability Payment of Specified Premium • Accelerated Death Benefit⁸ 	<ul style="list-style-type: none"> • Long-Term Care^{6,7} • Waiver of Monthly Deductions • Accelerated Death Benefit⁸ • Return of Premium⁹ • Overloan Protection¹²

INDEXED UNIVERSAL LIFE

PRODUCT	PROTECTION IUL	ACCUMULATION IUL
Product Description	Flexible premium indexed universal life insurance with low premiums, strong guarantees and cash value growth potential offering downside protection with a 0% guaranteed floor.	Flexible premium indexed universal life insurance with the opportunity for strong cash value accumulation and protection from downside risk with a 0% guaranteed floor.
Issue Age	3 months–90	3 months–90
Minimum Face Amount	\$50,000	\$50,000
Highlights	Strong choice for clients ages 35+ seeking low-cost death benefit protection with downside protection	Strong cash value accumulation and retirement income potential.
Client Profile	<p>Individual Market</p> <ul style="list-style-type: none"> • Wealth Transfer • Source of income for heirs • Estate Liquidity • 1035 Exchange • Lifetime alternative to term life • Term Conversion • Estate Planning – Irrevocable Life Insurance Trusts (ILITs),¹⁴ Spousal Access Trusts, Dynasty Trusts • Private Financing • Sale to a Grantor Trust • Leveraging a Credit Shelter Trust <p>Business Market</p> <ul style="list-style-type: none"> • Business Continuation Plans • Buy-Sell Agreements • Key Person Protection • Split Dollar Plans 	<p>Individual Market</p> <ul style="list-style-type: none"> • Wealth Transfer • Supplemental retirement income • Source of income for heirs • Income replacement • Lifetime alternative to term life • Estate Planning – Irrevocable Life Insurance Trusts (ILITs),¹⁴ Spousal Access Trusts, Dynasty Trusts <p>Business Market</p> <ul style="list-style-type: none"> • Business Continuation Plans • Executive Bonus Plans • SERP and Deferred Compensation Plans • Split Dollar Plans
Investment/Account Options	<p>Fixed Account – provides consistent performance based on a declared crediting rate.</p> <p>Two Indexed Account Options:</p> <ul style="list-style-type: none"> • Capped Account and Uncapped Account – offer growth potential tied to the performance of the S&P 500, and provide a guaranteed 0% floor, ensuring policy will never experience negative returns.¹⁷ 	<p>Fixed Account – provides consistent performance based on a declared crediting rate.</p> <p>Two Indexed Account Options:</p> <ul style="list-style-type: none"> • Capped Account and Uncapped Account – offer growth potential tied to the performance of the S&P 500®, and provide a guaranteed 0% floor, ensuring policy will never experience negative returns.¹⁷
Death Benefit Guarantees¹	<p>Death Benefit Protection feature can guarantee the policy will not default even if the cash surrender value falls to zero or below³</p> <ul style="list-style-type: none"> • Length of death benefit guarantee varies based on funding • The guarantee period for a specific funding level is stated in the policy and in the illustration 	<ul style="list-style-type: none"> • Base Face Amount = 15-year guarantee¹⁶ • Supplemental Face Amount = 5-year guarantee • Return of Premium⁹ = 5-year guarantee
Features	<ul style="list-style-type: none"> • Cumulative guarantee ensures an average annualized return of 2% over the life of the policy, upon surrender • Zero net cost loans⁴ • Standard and Index loan options • Unisex rates for qualified plans • Quit Smoking Incentive⁵ 	<ul style="list-style-type: none"> • Cumulative guarantee ensures an average annualized return of 2% over the life of the policy, upon surrender • Zero net cost loans⁴ • Standard and Index loan options • Supplemental Face Amount • Unisex rates for qualified plans • Quit Smoking Incentive⁵
Riders²	<ul style="list-style-type: none"> • Long-Term Care^{6,7} • Disability Payment of Specified Premium • Return of Premium⁹ • Accelerated Death Benefit⁸ 	<ul style="list-style-type: none"> • Long-Term Care^{6,7} • Disability Payment of Specified Premium • Return of Premium⁹ • Overloan Protection¹² • Accelerated Death Benefit⁸
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SURVIVORSHIP UNIVERSAL LIFE

SURVIVORSHIP INDEXED UNIVERSAL LIFE

PRODUCT	PROTECTION SUL	SUL-G	PROTECTION SIUL
Product Description	Current assumption survivorship universal life coverage focused on low premiums, strong guarantees and cash value growth potential.	Survivorship universal life coverage focused on death benefit protection for two lives. ¹	Flexible premium survivorship indexed universal life insurance with low premiums, strong guarantees and cash value growth potential offering downside protection with a 0% guaranteed floor.
Issue Age	20–90	20–90	20–90
Minimum Face Amount	\$250,000	\$250,000	\$250,000
Highlights	Strong choice for ages 40+ with industry-leading lifetime full-pay and 10-pay premium solves.	Strong choice for ages 70+ with competitive full-pay and lump-sum premiums for Super Preferred, Preferred and Standard Plus risk classes.	Strong choice for clients ages 40+ seeking low-cost death benefit protection with better upside potential and limited equity market exposure.
Client Profile	Individual Market <ul style="list-style-type: none"> • Wealth Transfer • Equalization of inheritances • Estate Planning – Irrevocable Life Insurance Trusts (ILITs),¹⁴ Spousal Access Trusts, Dynasty Trusts • Private Split Dollar Business Market <ul style="list-style-type: none"> • Split Dollar Plans 	Individual Market <ul style="list-style-type: none"> • Wealth Transfer • Equalization of inheritances • Estate Planning – Irrevocable Life Insurance Trusts (ILITs),¹⁴ Dynasty Trusts • Private Split Dollar • Resource for a charitable gift Business Market <ul style="list-style-type: none"> • Split Dollar Plans 	Individual Market <ul style="list-style-type: none"> • Wealth Transfer • Source of income for heirs • Estate Liquidity • 1035 Exchange • Lifetime alternative to term life • Term Conversion • Estate Planning – Irrevocable Life Insurance Trusts (ILITs),¹⁴ Spousal Access Trusts, Dynasty Trusts • Private Financing • Sale to a Grantor Trust • Leveraging a Credit Shelter Trust Business Market <ul style="list-style-type: none"> • Business Continuation Plans • Buy-Sell Agreements • Key Person Protection • Split Dollar Plans
Investment/Account Options	Not applicable	Not applicable	Fixed Account – provides consistent performance based on a declared crediting rate. Two Indexed Account Options: <ul style="list-style-type: none"> • Capped Account and Uncapped Account – offer growth potential tied to the performance of the S&P 500, and provide a guaranteed 0% floor, ensuring policy will never experience negative returns.¹⁷
Death Benefit Guarantees¹	<ul style="list-style-type: none"> • Death Benefit Protection feature can guarantee the policy will not default even if the cash surrender value falls to zero or below³ • Length of death benefit guarantee varies based on funding • The guarantee period for a specific funding level is stated in the policy and in the illustration • Return of Premium⁹ = 2-year guarantee¹¹ 	<ul style="list-style-type: none"> • Death benefit guarantees through the Policy Protection rider¹⁰ that guarantee the policy will not default – even if the cash value falls to zero or below • Flexible long-term lapse protection available from 10 years to lifetime 	<ul style="list-style-type: none"> • Death Benefit Protection feature can guarantee the policy will not default even if the cash surrender value falls to zero or below³ • Length of death benefit guarantee varies based on funding • The guarantee period for a specific funding level is stated in the policy and in the illustration
Features	<ul style="list-style-type: none"> • Preferred rates to age 90 • Zero net cost loans⁴ • Quit Smoking Incentive⁵ • Unisex rates for qualified plans • Enhanced targets for policies with qualifying lump-sum payments 	<ul style="list-style-type: none"> • Preferred rates to age 90 • Late Payment of Premium Feature • Quit Smoking Incentive⁵ • Unisex rates for qualified plans 	<ul style="list-style-type: none"> • Cumulative guarantee ensures an average annualized return of 2% over the life of the policy, upon surrender • Zero net cost loans⁴ • Standard and Index loan options • Unisex rates for qualified plans • Quit Smoking Incentive⁵
Riders²	<ul style="list-style-type: none"> • Estate Preservation • Disability Payment of Specified Premium • Policy Split Option • Return of Premium⁹ 	<ul style="list-style-type: none"> • Disability Payment of Specified Premium • Estate Preservation • Policy Split Option 	<ul style="list-style-type: none"> • Disability Payment of Specified Premium • Return of Premium⁹ • Estate Preservation

**VARIABLE
UNIVERSAL LIFE¹³**

**SURVIVORSHIP
VARIABLE UNIVERSAL LIFE¹³**

PRODUCT	PROTECTION VUL	ACCUMULATION VUL	PROTECTION SVUL	ACCUMULATION SVUL
Product Description	Variable universal single life with affordable death benefit protection offering downside protection with the No-Lapse Guarantee riders and upside potential through diversified investment accounts.	Variable universal single life with competitive accumulation and income options and strong death benefit coverage.	Survivorship variable universal life with affordable death benefit protection offering downside protection with the No-Lapse Guarantee riders and upside potential through diversified investment accounts.	Survivorship variable universal life with competitive cash value accumulation, income potential and strong death benefit coverage.
Issue Age	3 months–90	3 months–90	20–90	20–90
Minimum Face Amount	\$50,000	\$100,000	\$250,000	\$250,000
Highlights	Competitive premium solves with an option to extend the no-lapse guarantee up to age 90 while fully allocated within the Lifestyle Portfolios ¹⁵ or any combination of approved investment options.	Cash Value Enhancement rider provides high early cash values. Excellent cash value and income potential. Suited for clients ages 30–60.	Competitive premium solves with an option to extend the no-lapse guarantee up to age 90 of the younger insured while fully allocated within the Lifestyle Portfolios ¹⁵ or any combination of approved funds.	Industry-leading cash values at retirement for issue ages 40–70.
Client Profile	<p>Individual Market</p> <ul style="list-style-type: none"> Estate Liquidity Estate Planning – Irrevocable Life Insurance Trusts (ILITs),¹⁴ Spousal Access Trusts, Dynasty Trusts Equalization of inheritances Private Split Dollar Wealth Transfer <p>Business Market</p> <ul style="list-style-type: none"> Buy-Sell Agreements Key Person Protection SERP and Deferred Compensation Plans Split Dollar Plans Executive Bonus Plans 	<p>Individual Market</p> <ul style="list-style-type: none"> Source of income for heirs Estate Liquidity Supplemental retirement income Wealth Transfer <p>Business Market</p> <ul style="list-style-type: none"> Business Continuation Plans Executive Bonus Plans Key Person Protection SERP and Deferred Compensation Plans Split Dollar Plans 	<p>Individual Market</p> <ul style="list-style-type: none"> Estate Liquidity Estate Planning – Irrevocable Life Insurance Trusts (ILITs),¹⁴ Spousal Access Trusts, Dynasty Trusts Equalization of inheritances Private Split Dollar <p>Business Market</p> <ul style="list-style-type: none"> Buy-Sell Agreements Key Person Protection SERP and Deferred Compensation Plans Split Dollar Plans Executive Bonus Plans 	<p>Individual Market</p> <ul style="list-style-type: none"> Source of income for heirs Estate Liquidity Supplemental retirement income Estate Planning – Irrevocable Life Insurance Trusts (ILITs),¹⁴ Spousal Access Trusts, Dynasty Trusts <p>Business Market</p> <ul style="list-style-type: none"> Business Continuation Plans Executive Bonus Plans Key Person Protection SERP and Deferred Compensation Plans Split Dollar Plans
Investment/Account Options	We manage the managers. Our Investment Management Team, through extensive reviews, has developed a broad selection of portfolios. The result of this review process is a diversified array of separate account options managed by some of the nation’s leading asset managers. The separate account options cover nearly every major asset class and investment style. We also offer many alternative asset classes through our diversified Lifestyle Portfolios. ¹⁵			
Death Benefit Guarantees¹	<ul style="list-style-type: none"> Base Face Amount = 20-year guarantee¹⁶ Extended No-Lapse Guarantee¹⁶ – especially suited for full-pay guarantee solves 	<ul style="list-style-type: none"> Base Face Amount = 20-year guarantee¹⁶ Return of Premium⁹ = 2-year guarantee¹¹ 	<ul style="list-style-type: none"> Base Face Amount = 20-year guarantee¹⁶ Supplemental Face Amount = 2-year guarantee Extended No-Lapse Guarantee¹⁶ – especially suited for full-pay guarantee solves 	<ul style="list-style-type: none"> Base Face Amount = 20-year guarantee¹⁶ Supplemental Face Amount = 2-year guarantee Return of Premium⁹ = 2-year guarantee¹¹
Features	<ul style="list-style-type: none"> Zero net cost loans⁴ Directed deductions Quit Smoking Incentive⁵ Unisex rates for qualified plans 	<ul style="list-style-type: none"> Zero net cost loans⁴ Directed deductions No current asset-based risk charges Quit Smoking Incentive⁵ Unisex rates for qualified plans 	<ul style="list-style-type: none"> Zero net cost loans⁴ Supplemental Face Amount for case design flexibility Directed deductions No current asset-based risk charges Quit Smoking Incentive⁵ Unisex rates for qualified plans 	<ul style="list-style-type: none"> Zero net cost loans⁴ Supplemental Face Amount for case design flexibility No current asset-based risk charges Quit Smoking Incentive⁵ Directed deductions Unisex rates for qualified plans
Riders²	<ul style="list-style-type: none"> Long-Term Care^{6,7} Disability Payment of Specified Premium Extended No-Lapse Guarantee¹⁶ Accelerated Death Benefit⁸ Overloan Protection¹² 	<ul style="list-style-type: none"> Long-Term Care^{6,7} Disability Payment of Specified Premium Accelerated Death Benefit⁸ Return of Premium⁹ Overloan Protection¹² 	<ul style="list-style-type: none"> Estate Preservation Cash Value Enhancement Policy Split Option Overloan Protection¹² Extended No-Lapse Guarantee (included on all policies)¹⁶ 	<ul style="list-style-type: none"> Estate Preservation Policy Split Option Return of Premium⁹ Overloan Protection¹²
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SPECIALTY PRODUCTS

TERM LIFE

PRODUCT	PREMIER LIFE	CORPORATE VUL	JOHN HANCOCK TERM	SURVIVORSHIP TERM
Product Description	Flexible premium adjustable life insurance policy.	Great tool for business planning and informally funding non-qualified deferred compensation plans for key employees.	Full-pay term life insurance products that lock in premiums for a specified number of years.	
Issue Age	3 months–90	20–90	10-year 15-year 20-year 18–80 18–75 18–65	20–90
Minimum Face Amount	\$50,000	\$100,000	Varies by channel	\$250,000
Highlights	Competitive guaranteed cash values and death benefits with attractive long-term current assumption cash values.	Strong early cash value and long-term performance	10-, 15- and 20-year guaranteed duration periods	5-year guaranteed duration
Client Profile	Individual Market <ul style="list-style-type: none"> Income replacement Supplemental retirement income Estate Planning – Irrevocable Life Insurance Trusts (ILITs),¹⁴ Spousal Access Trusts, Dynasty Trusts Business Market <ul style="list-style-type: none"> Buy-Sell Agreements Key Person Protection 	Non-qualified Plan Market <ul style="list-style-type: none"> Deferred Compensation Plans Executive Bonus / After-Tax Plans SERP Split Dollar Plans Business Market <ul style="list-style-type: none"> Buy-Sell Agreements Key Person Protection 	Individual Market <ul style="list-style-type: none"> Income replacement Debt or other financial obligation Home mortgage protection Protection for children’s education Child care expenses protection Business Market <ul style="list-style-type: none"> Buy-Sell Agreements Key Person Protection 	Individual Market <ul style="list-style-type: none"> Income replacement Debt or other financial obligation Home mortgage protection Protection for children’s education Child care expenses protection Business Market <ul style="list-style-type: none"> Buy-Sell Agreements Key Person Protection
Investment/ Account Options	Not applicable	Please refer to the investment option section under Variable Universal Life and Survivorship Variable Universal Life.	Not applicable	Not applicable
Death Benefit Guarantees¹	Guarantees to age 100 ³	Not applicable	Not applicable	Not applicable
Features	<ul style="list-style-type: none"> Preferred rates to age 90 Zero net cost loans⁴ Unisex rates for qualified plans Quit Smoking Incentive⁵ 	<ul style="list-style-type: none"> Multi-life design features Fully Underwritten, Simplified, Guaranteed and Executive GI Issue High target premiums High first-year surrender values Smooth profit & loss projections Supplemental Face Amount for case design flexibility Directed deductions 	<ul style="list-style-type: none"> Conversion Option to a John Hancock fully underwritten permanent product 	<ul style="list-style-type: none"> Conversion Option to a John Hancock fully underwritten permanent survivorship product Issue ages to age 90 of older insured
Riders²	<ul style="list-style-type: none"> Long-Term Care^{6,7} Disability Payment of Specified Premium Return of Premium⁹ Overloan Protection¹² Accelerated Death Benefit⁸ 	<ul style="list-style-type: none"> Accelerated Death Benefit⁸ Return of Premium⁹ Overloan Protection¹² 	<ul style="list-style-type: none"> Total Disability Waiver Accelerated Death Benefit⁸ Conversion Extension 	Not applicable

Strength. Stability. **John Hancock.**

John Hancock's strong ratings, as judged by the major rating agencies, are a comprehensive measure of the company's financial strength and stability. This is important because these financial ratings reflect the life insurance company's ability to pay claims in the future. With over 150 years of experience, John Hancock offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents, and distribution partners.

1. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the life insurance company issuing the life insurance contract.
2. 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. Refer to the product prospectus for additional information.
3. Protection UL, Protection IUL, Protection SUL, Protection SIUL and Premier Life policies automatically include a no-lapse guarantee called Death Benefit Protection (DBP). This feature guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided that the DBP value remains greater than zero and policy debt never exceeds the Policy Value. Once terminated, the DBP feature cannot be reinstated. See the product technical guide for additional details.
4. Loans and withdrawals will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as Modified Endowment Contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½. Cash value available for loans and withdrawals may be more or less than originally invested.
5. The Quit Smoking Incentive allows Preferred and Standard Smokers to automatically receive Standard Non Smoker current policy charges for the first three policy years. If by the end of policy year three, the insured provides satisfactory evidence of having quit smoking for at least 12 months, then the policy is re-classified as Non Smoker, and future policy values will continue to reflect Standard Non Smoker account charges. If the insured fails to quit smoking, policy values for years 4+ will reflect the appropriate Smoker current policy charges.
6. The Long-Term Care (LTC) rider is an accelerated death benefit rider. Maximum face amount is \$5 million with the LTC rider. There are additional costs associated with this rider.
7. These riders may not be available in some states and are not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses under these riders, the death benefit is reduced dollar for dollar, and the account value is reduced proportionally. Please go to www.jhsalesnet.com for a complete list of up-to-date state approvals.

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

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; it does not qualify for the New York State Partnership for Long-Term Care program and is not a Medicare supplement policy.

8. Provides a "living benefit" if the insured is certified to be terminally ill. Benefits may be taxable under current tax law. Policy must be owned by the insured. Clients should consult their personal tax advisers regarding the tax implications of benefits received under the Accelerated Death Benefit. This provision allows insured to receive up to 50% of the death benefit of the contract available, to a maximum of \$1 million. The remaining death benefit is reduced by one year's interest at current loan rates on the benefit paid.
9. The Return of Premium (ROP) rider allows clients to select a percentage of the premiums paid to be returned to the beneficiaries in addition to the death benefit. There are costs associated with the ROP rider, as well as limitations on the cumulative amount that can be returned. Not available in conjunction with certain other riders.
10. UL-G and SUL-G include the Policy Protection rider that guarantees 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 this rider is age 121 of the insured (or younger insured if survivorship) but may be shorter. 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 rider cannot be reinstated.
11. Addition of the Return of Premium rider will reduce the Base Death Benefit Guarantee to 2 years, for Indexed UL it will be reduced to 5 years.
12. Subject to availability limitations described in the policy. There may be additional costs associated with this rider.
13. Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance related charges. Variable universal life insurance products are subject to market risk and are unsuitable as a short term savings vehicle. Cash values are not guaranteed and will fluctuate, and the policy may lose value.
14. Trusts should be drafted by an attorney familiar with such matters in order to take into account income and estate tax laws (including the generation-skipping transfer tax). Failure to do so could result in adverse tax treatment of trust proceeds.
15. The Lifestyle Portfolios in the John Hancock Variable Insurance Trust are not mutual funds available to the retail public and are available under John Hancock's variable life insurance policies or through participation in certain tax-qualified retirement plans. The investment advisor of the Lifestyle Portfolios also manages mutual funds available to the retail public with similar names and investment objectives. No representation is made, and no assurance is given, that any Lifestyle Portfolio's investment results will be comparable to the investment results of any other fund, including retail mutual funds with the same investment advisor. Past performance is no guarantee of future results.
16. The No-Lapse Guarantee (NLG) is automatically included with Accumulation IUL, Accumulation VUL, Accumulation SVUL, Protection SVUL and Protection VUL. The Extended No-Lapse Guarantee (ENLG) requires an additional cost; it is optional on Protection VUL and is automatically included on Protection SVUL. NLG and ENLG guarantee that your policy will not default, even if the cash surrender value falls to zero or below, as long as either the NLG or ENLG cumulative premium test (performed at the point of lapse) is satisfied. Once lapsed, the guarantees cannot be reinstated. The NLG duration varies by issue age; for Accumulation IUL the NLG is reduced to 5 years if you elect the Return of Premium rider or if you elect to increase the Supplemental Face Amount. See the product technical guides for additional details.
17. Excluding dividends. S&P 500® is a trademark of Standard & Poor's Financial Services LLC, a subsidiary of The McGraw-Hill Companies, Inc. and has been licensed for use by John Hancock. The Product is not sponsored, sold, endorsed or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. The S&P 500® Index is an index of 500 stocks that are generally representative of the performance of leading companies in leading industries within the U.S. You cannot invest directly in the S&P 500® Index.

Please contact 1-888-266-7498, option 2 to obtain product and fund prospectuses or if you are interested in obtaining a selling agreement with John Hancock Distributors LLC (for New York, contact 1-800-743-5542, option 5). The prospectuses contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company. Please advise your clients to carefully read the prospectuses which contain this and other information on the product and the underlying portfolios, and consider these factors carefully before investing.

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