



## Protection UL-G – Guaranteed Competitive Premiums

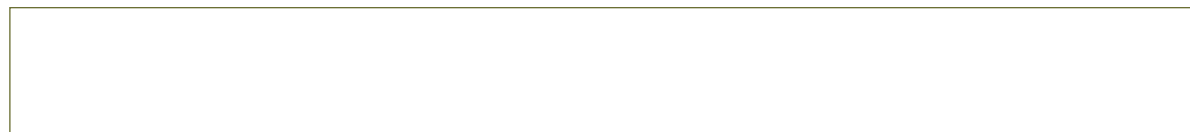
The new Protection UL-G enjoys top of spreadsheet positioning for Super Preferred, Preferred and Standard Plus risk classes at ages 50+. As the charts below demonstrate, competitor product rankings may rise and fall, but Protection UL-G remains on top.<sup>1</sup>

Lifetime, Level-Pay Premium to Guarantee \$1,000,000				
Male Super Preferred	55	65	75	82
<b>JH Protection UL-G</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
ING	2	4	3	2
Lincoln	5	2	2	4
MetLife	4	3	4	5
Transamerica	3	5	5	3
Female Super Preferred	55	65	75	82
<b>JH Protection UL-G</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>
ING	1	4	2	2
Lincoln	4	2	3	4
MetLife	5	3	4	5
Transamerica	3	5	5	3
Male Preferred	55	65	75	82
<b>JH Protection UL-G</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
ING	2	4	4	2
Lincoln	5	2	2	4
MetLife	4	3	5	5
Transamerica	3	5	3	3
Female Preferred	55	65	75	82
<b>JH Protection UL-G</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
ING	2	4	3	2
Lincoln	5	2	2	4
MetLife	4	3	4	5
Transamerica	3	5	5	3
Male Standard Plus	55	65	75	82
<b>JH Protection UL-G</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
ING (SN)	4	4	3	4
Lincoln (SN)	5	3	2	2
MetLife (SN)	2	2	4	5
Transamerica (SN)	3	5	5	3
Female Standard Plus	55	65	75	82
<b>JH Protection UL-G</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
ING (SN)	4	4	3	4
Lincoln (SN)	5	3	2	2
MetLife (SN)	2	2	4	5
Transamerica (SN)	3	5	5	3

(SN) = Standard Non Smoker. Competitor information is current and accurate to the best of our knowledge as of June 2008. The data shown is taken from various company illustrations. Current interest rates may be different for each company and may not be guaranteed.

## More reasons why Protection UL-G is competitive:

- **Cash Value Advantage rider:** Offers significant year 20 cash values in exchange for a modest increase (5-8%) in lifetime level-pay premiums.
- **Fixed Loan Rate:** (6%) on Policy Protection Rider, Policy Protection Rider Enhanced, and Policy Protection Rider Flex. The fixed loan rate improves the way Protection UL-G illustrates guaranteed values and provides clients with greater certainty about their net outlay.
- **Late Payment of Premium provision:** Enhances Protection UL-G's death benefit guarantee by giving your clients greater flexibility with their premium payments. Premiums received during the policy month in which they are due are treated as if received on the due date, for the purpose of maintaining the guaranteed death benefit.
- **Return of Premium rider:** Increases the death benefit by the amount of premiums paid with an available interest rate factor, especially attractive in estate planning and premium financing situations.
- **LifeCare Benefit rider:**<sup>2</sup> Enables clients to meet two of life's most pressing needs — the need to protect one's family in the event of premature death and the need to protect oneself from the high costs of long term care expenses — with one economical solution.



1. With the single exception of Female, Age 55, Super Preferred.
2. LifeCare Benefit is an accelerated death benefit rider and may not be available in all states. Maximum face amount is \$5 million with LifeCare Benefit. The LifeCare Benefit is not considered long term care insurance in all states. When the death benefit is accelerated for long term care expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionally. The policy account value is also reduced proportionally. There are additional costs associated with this rider.  
**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.**

### 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.

Some riders may have additional fees and expenses associated with them.

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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