



November 25, 2019

The best that life has to offer *for two*

Protection SUL has always been an industry leader in affordable survivorship UL coverage. And now with even better pricing, extended guarantees and access to Vitality PLUS, it can serve the needs of even more clients.

The new Protection SUL offers:

- ✓ **Improved premiums** for single-pay and level-pay scenarios
- ✓ **Increased Vitality credits on rated cases**, making the program even more attractive for clients with substandard ratings
- ✓ **Extended guarantee duration**, with guarantees increasing by 2-6 years
- ✓ **Enhanced target premiums**, offering an additional 30% target on single-pay and other early funding scenarios
- ✓ **Savings and rewards** for healthy living through John Hancock Vitality

See how our new Protection SUL compares

Male/Female 60, Preferred Non Smoker, \$1,000,000 Death Benefit

Level-Pay

Company	Premium	% Difference
Protection SUL '19 with Vitality Plus	\$7,855	—
Protection SUL '19	\$8,524	9%
Protection SUL '13	\$9,379	19%
Nationwide	\$9,862	26%
Principal	\$10,046	28%
Prudential	\$10,748	37%
Lincoln Financial	\$11,603	48%
Protective	\$14,263	82%

Single-Pay

Company	Premium	% Difference
Protection SUL '19 with Vitality Plus	\$141,354	—
Protection SUL '19	\$152,022	8%
Protection SUL '13	\$172,785	22%
Nationwide	\$276,027	95%
Principal	\$236,132	67%
Prudential	\$236,776	68%
Lincoln Financial	\$323,831	129%
Protective	\$631,625	347%

Premiums based on competitor's lifetime guarantee solve. PSUL level-pay solve guaranteed to age 91/91 and PSUL with Vitality assumes Gold status, and is guaranteed to age 90/90. PSUL single-pay solve guaranteed to age 89/89 and PSUL with Vitality assumes Gold status and is guaranteed to age 88/88. Competitor information is current and accurate to the best of our knowledge as of November 2019. The competitive data shown is taken from various company illustrations. Current interest rates may be different for each company and may not be guaranteed. The comparisons in this communication are of different products that 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. Actual results may be more or less favorable. Please have your clients consult with their professional advisors to find out which type of life insurance is most suitable.

State approvals and illustration system

Protection SUL '19 has been approved in all states except California and Guam. Please refer to the state approval map for most current state approvals. JHIllustrator will be updated as states are approved.

New business and underwriting information

Deadline	Requirements
December 6, 2019	All requirements for Protection SUL '13, including a signed application and signed illustration, must be received by New Business.
December 20, 2019	For Protection SUL '13 at least the Minimum Initial Premium to place the policy in force must be received by John Hancock.
December 31, 2019	Deadline for Protection SUL'13 policies to be issued and delivered based on 2001 CSO Table.

Due to state regulations, there can be no exceptions to the December 31, 2019 deadline.

Inforce cases

Please consult John Hancock's Internal Replacement Guidelines if you have a client considering replacing their existing John Hancock coverage.

Promotional website and marketing materials

Visit JHSalesHub.com for everything you and your distribution partners need to start selling today! It includes information on our investment story, key marketing materials, and access to the illustration system.

Please contact your John Hancock Sales Representative or National Sales Support at **888-266-7498, option 2**

For agent use only. This material may not be used 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.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

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. Once terminated, the Death Benefit Protection feature cannot be reinstated.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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