



A winning sales strategy

The “Bronze Guarantee”

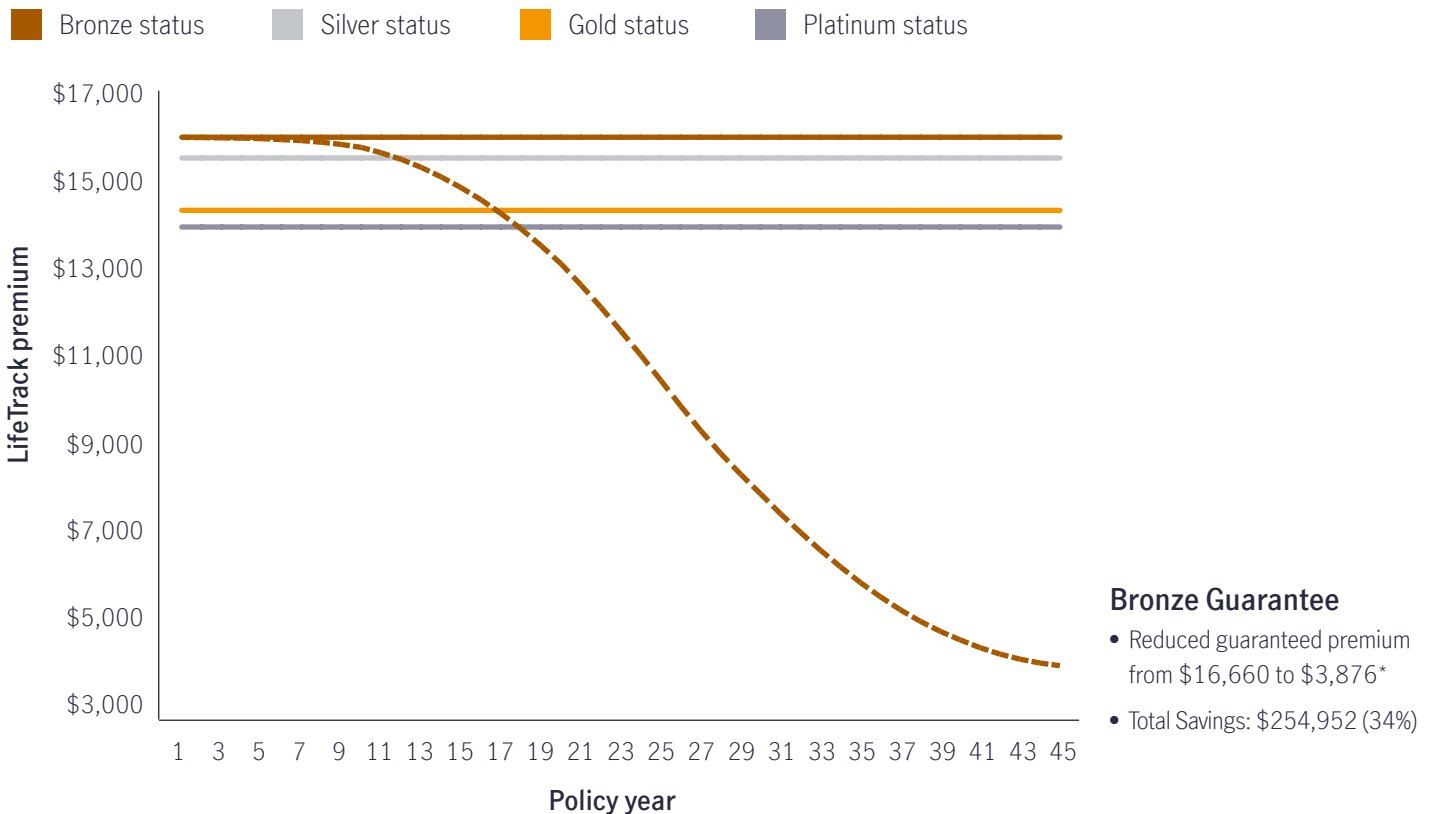
Take advantage of our compelling “Bronze Guarantee” sales strategy on JH Illustrator to show your clients what Protection VUL can offer:

- **A competitively priced guarantee to age 100, AND**
- **The opportunity to save up to 25% off** that guaranteed premium by utilizing John Hancock Vitality¹

The Bronze Guarantee — premiums that can only go down²

Our **Bronze Guarantee** solve shows a competitive level premium at Bronze, with an even lower guaranteed premium every year a Vitality Status above Bronze is achieved. And, if the client stops engaging in Vitality PLUS, the guaranteed premium remains level.

Male 55, Preferred Non-Smoker, \$1M death benefit, guaranteed-to-age-100 premium



The data shown is taken from an illustration. It assumes a hypothetical rate of return and/or current interest crediting rate and may not be used to project or predict investment results. Unless indicated otherwise, these values are not guaranteed. We urge you to show your clients a basic illustration showing the impact of 0% and maximum sales charges and/or the guaranteed interest crediting rate and an impact it will have on policy cash value and death benefit.

*Assumes Vitality Gold status achieved each year.

Show the Bronze Guarantee on your next Protection VUL sale!

It's easy to run the Bronze Guarantee solve. Simply select **LifeTrack Bronze Guarantee Solve** from the **Premium** drop-down menu on JHIllustrator.

Basic Policy Design		
Vitality PLUS	Yes	
Assumed Vitality PLUS Status	Gold	Schedule
Total Face Amount	1,000,000	Schedule
Death Benefit Option	Option 1	
Enhanced DBP	Yes (includes rider charge)	
Premium	LifeTrack Bronze Guarantee Solve	Schedule
Premium Duration	No Lapse Guarantee Premium	
NLG Duration	LifeTrack Bronze Guarantee Solve	
LifeTrack Billing	Solve	
Premium Mode	LifeTrack Solve	
	LifeTrack Solve Bronze	
	SevenPay	
	Non MEC	
	Target	
	Enter Specified Amount	

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

1. Premium savings are in comparison to the same John Hancock life insurance policy without Vitality PLUS. The level of premium savings are cumulative over the life of the policy and will vary based upon underwriting status, issue age, policy type, the terms of the policy and the Vitality Status achieved. Premiums savings are only available with Vitality PLUS.

2. Higher premiums may be required at the end of the guarantee period.

This material is for Institutional/Broker-Dealer use only. Not for distribution or use with the public.

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

Protection VUL is not available in New York.

Protection VUL does not guarantee policy cash values.

Protection VUL policies automatically include a no-lapse guarantee called the Death Benefit Protection rider which is optimized for an age-80 guarantee — or, if elected for an additional cost, an Enhanced Death Benefit Protection rider which is optimized for an age-100 guarantee. Both technically provide a guarantee to age 121 if enough premium is paid. Each of these options guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided that the Net Death Benefit Protection Value remains greater than zero and policy debt does not exceed the policy value. Once terminated, the Death Benefit Protection rider or Enhanced Death Benefit Protection rider cannot be reinstated. See the product guide for additional details.

Guaranteed product features are dependent upon minimum-premium requirements and the claims-paying ability of the issuer.

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 short-term savings vehicles. Cash values are not guaranteed and will fluctuate, and the policy may lose value.

Variable life insurance is sold by product and fund prospectuses, which should be read carefully. They contain information on the investment objectives, risks, charges and expenses of the variable product and its underlying investment options. These factors should be considered carefully before investing.

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

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and securities are offered through **John Hancock Distributors LLC** through other broker-dealers that have a selling agreement with John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02116.