



LIFE INSURANCE

PROTECTION IUL | PROTECTION SIUL



PROTECTION

January 31, 2014

John Hancock's Protection IUL & SIUL Now with Rolling Targets

John Hancock's Protection IUL and Protection SIUL now offer rolling targets¹ along with industry-leading low-cost premiums!

Beginning March 3, 2014, Protection IUL and Protection SIUL policies will offer rolling targets. In addition, policies issued on or after March 3, 2014, will receive new Indexed Account rates and include a guaranteed indexed account multiplier. The new caps for the Capped Indexed Account and High Par Indexed Account will be 11.5% and 10% respectively, and the new Uncapped Threshold rate will be 6%. The guaranteed indexed account multiplier enhances Indexed Account performance by 10% starting in policy year 6.

Highlights:

- Rolling targets that deliver an extra boost to compensation
- Permanent death benefit protection with cash value growth potential
- More flexibility with John Hancock's enhanced Long-Term Care rider

LOWER PREMIUMS THAN THE COMPETITION!

Male, Preferred, \$1,000,000 Face Amount, Level-Pay

Company	Age 45	Age 55	Age 65
John Hancock's Protection IUL	\$6,764	\$11,674	\$20,839
Lincoln	26%	27%	26%
Prudential	23%	19%	18%
Pacific Life*	22%	18%	11%
AXA	22%	17%	16%
Nationwide	20%	18%	27%

*Blended 50%

The data shown is taken from various company illustrations. Premiums based on solve to \$1 at age 121. All companies illustrated at 6%. All products shown assume a one-year point-to-point crediting option on the underlying index. These values are not guaranteed. Competitor information is current and accurate to the best of our knowledge as of January 2014. The comparisons in this communication are of different products which vary in 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 more suitable.

1. Rolling targets apply to the first 24 months of the policy (Not available in New York).

See important information on next page.

State Approvals and Illustration System

On March 3, JH Illustrator will be updated to reflect these changes to Protection IUL & Protection SIUL.

New Business and Underwriting Information

Protection IUL and Protection SIUL will transition to rolling targets and new Indexed Account rates as of March 3, 2014. To provide a transition period and secure issue of the current Indexed Account rates, the following criteria must be met by this date:

Deadline	Requirements
Protection IUL & Protection SIUL	
March 3, 2014	Policies issued on or after this date will receive the new rolling targets and the new Indexed Account rates. All policies issued prior to this date will receive the old Indexed Account rates.

For more information visit www.jhindexedul.com.

The High Par Indexed Account current cap rate is 10% (9% in NY), the current Capped Indexed Account rate is 11.5% (10.5% in NY), the current Threshold rate is 6.0% (6.5% in NY). Rates are current and accurate as of January 2014.

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

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

The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. There are additional costs associated with this rider. The Maximum Monthly Benefit Amount is \$50,000. When the death benefit is accelerated for long-term care expenses it is reduced dollar for dollar, and the cash value is reduced proportionately. Please go to www.jhsalesnet.com to verify state availability.

For agent use only. Not for use with the public.

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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