



*You'll Like Us Even More Now!*

## John Hancock's Protection UL just got more competitive!

The recent re-price of Hartford's guaranteed UL product, the Bicentennial UL Freedom, makes Protection UL even more competitive — check out the savings:

Male, 70, Preferred Non Smoker Risk Class, \$1,000,000, Single-Pay Solving for Lifetime Coverage		
Company	Single-Pay Premium	Difference
John Hancock's Protection UL	\$309,326	—
Old Hartford Product	\$377,928	+22%
New Hartford Product	\$396,756	+28%

Competitor information is current and accurate to the best of our knowledge as of October 2011. The 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, which 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. Please have your clients consult with their professional advisors to find out which type of life insurance is more suitable. Protection UL's premium is based on current assumptions solving for lifetime coverage with a guarantee to age 88. Hartford's product is guaranteed to lifetime. Paying Hartford's premium of \$396,756 would result in a guarantee on Protection UL to age 92.

**In this example, Protection UL's premium can save your clients 28% as compared to Hartford.**

### What's more, Protection UL offers these competitive advantages:

- **Lower premiums** across most scenarios, ages and risk classes than Hartford's product.
- **Return of Premium rider** – The death benefit is increased by premiums paid. No longer available on Hartford's product.
- **Enhanced targets** for certain policies with first-year lump-sum payments.
- **Quit Smoking Incentive** – Allows Preferred and Standard Smokers to receive Standard Non Smoker rates for the first 3 policy years. Not available on Hartford's product.
- **Higher retention limits** – John Hancock's retention limit is \$30 million. Hartford's is \$20 million.



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

Protection UL 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. See the product technical guide for additional details.

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.

The Quit Smoking Incentive treats all Standard and Preferred Smokers as Standard Non Smokers for the first three years. For these three years, a policy owner who is issued a policy with the insured classified as a Smoker will pay Non Smoker current account rates (surrender charges, per \$1,000 BFA and cost-of-insurance). If the insured provides satisfactory evidence of having quit smoking for a period of 12 months within the first three years, the policy will be re-classified as Non Smoker, and policy values will reflect Standard Non Smoker rates. If the insured fails to quit smoking, future policy values will reflect Smoker current account charges.

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.

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.

MLINY10041115677 10/11

