



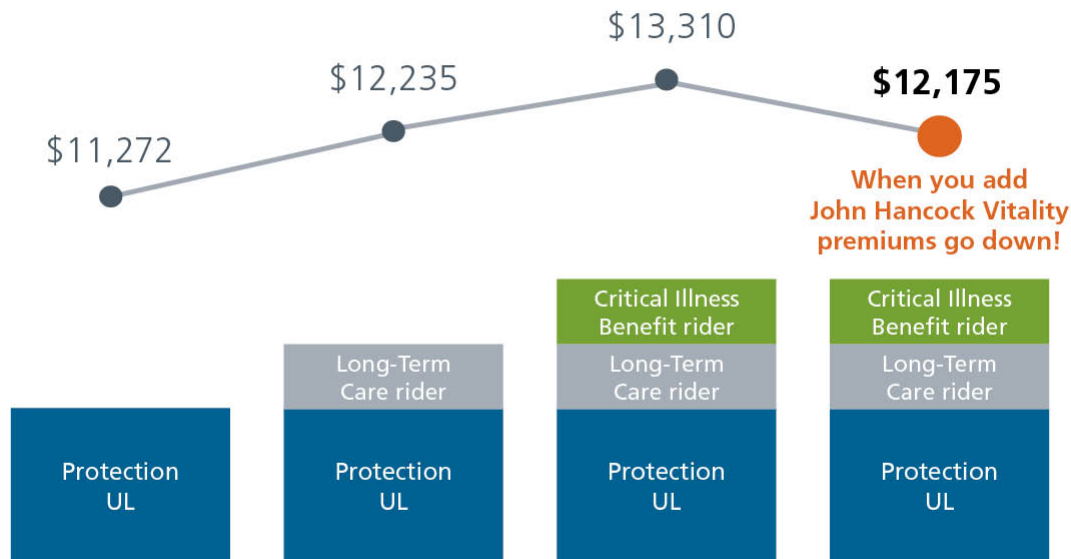
ELECTRIFY YOUR SALES

**John Hancock's #1 selling permanent product
just got even better!**

Coverage today and tomorrow with Protection UL

Protection UL and our living benefit riders can protect your clients throughout their working years and beyond. See how easy and affordable it is to add the Critical Illness Benefit rider, the Long-Term Care (LTC) rider, and the John Hancock Vitality Program to your client's policy.

PROTECTION UL '18, MALE, AGE 55, PREFERRED NON SMOKER,
DEATH BENEFIT (\$1M), 10% CRITICAL ILLNESS BENEFIT, 2% LTC RIDER



Vitality example presumes a Gold Status. This is a supplemental illustration. Not all benefits and values are guaranteed. The assumptions on which the non-guaranteed elements are based are subject to change by the insurer. Actual results may be more or less favorable.

Protection UL Tools and Materials

For more information, please contact National Sales Support at 1-888-266-7498, option 2.

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

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.jhsaleshub.com to verify state availability. This rider has exclusions and limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.

The Critical Illness Benefit rider provides a one-time lump sum benefit for covered critical illnesses subject to eligibility requirements. The benefit will not be paid for critical illnesses initially diagnosed before the rider effective date or during the waiting period. See the product producer guide for additional details.

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 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla,

NY 10595.

MLINY040518043