



Protection SIUL

Survivorship coverage with so much more

Protection SIUL provides your clients with some of the industry’s strongest death benefit protection for two lives. And with highly competitive pricing, extended guarantees and the John Hancock Vitality PLUS rider, it can serve even more of their needs. What’s more, it offers industry-leading targets!

See how Protection SIUL can offer more customer value and higher targets

Male/Female, 65, Preferred Non-Smoker, Annual Premium of \$300,000 for 10 years

Product	Face Amount	Guarantee Duration (Yrs)	Target Premium
John Hancock Protection SIUL with Vitality PLUS (Gold)	\$12,629,663	26	\$212,782
John Hancock Protection SIUL	\$11,827,812	27	\$199,228
Penn Mutual Survivorship Plus Select IUL	\$11,236,411	21	\$168,602
Nationwide Survivorship Indexed UL 2020	\$10,012,396	21	\$166,375
Pacific Life Indexed Estate Preserver 3	\$9,741,522	32	\$137,404
Prudential PruLife SIUL (2019)	\$9,523,046	35	\$142,438
Zurich Survivor Index UL	\$7,655,487	24	\$116,601

* Pacific Life’s premium is blended 50%.

The data shown is taken from various company illustrations and based on a solve for the maximum death benefit to carry to maturity. PSIUL assumes an annual rate of return of 5.14% in Capped Indexed Account, Penn Mutual 1-Year S&P 500 at 5.70%, Zurich S&P 500 Index Account at 5.26%, Nationwide 1-Year Multi Index at 5.92%, Pacific Life 1-Year Indexed Account at 5.41% and Prudential Indexed Account at 5.42%. All products shown assume a one-year point-to-point crediting option. PSIUL with Vitality premium is based on achieving Gold status in all years. Values are not guaranteed, and certain assumptions are subject to change by the insurer. Actual results may be more or less favorable. The comparisons in this communication are of different products which may vary in premiums, rates, fees, expenses, features and benefits. Competitor information is current and accurate to the best of our knowledge as of January 2021. This comparison cannot be used with the public. Please have your clients consult with you and their professional advisors to find out which type of life insurance is most suitable for their needs.

For more information, please call your **John Hancock representative.**

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Protection SIUL 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 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 the life insurance policy and Healthy Engagement Rider.

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.

LIFE-2841 1/21 MLINY120820396-2