



Protection SUL with Vitality PLUS — delivering the value that today’s clients demand

With more people than ever looking to protect their wealth and health, Protection SUL with Vitality PLUS offers outstanding value for couples seeking life insurance. Show them how it leads the way in providing lifetime protection — along with savings and rewards for the everyday choices they make to live a longer, healthier life.

Male 50/female 50, Preferred Non Smoker, \$150K single pay

Company	Death benefit	Target
John Hancock’s Protection SUL ‘19 Reprice with Vitality PLUS (Gold)	\$1,347,899	\$9,435
John Hancock’s Protection SUL ‘19 Reprice	\$1,233,137	\$8,574
Securian	\$923,774	\$6,568
Penn Mutual	\$716,404	\$5,681
Prudential	\$693,637	\$4,685
Nationwide	\$635,170	\$5,465
Lincoln	\$450,513	\$5,150

John Hancock premium solve based on solving for \$1 at lifetime; competitor premium solve based on guaranteeing death benefit to lifetime. Protection SUL ‘19 Reprice guaranteed to ages 86/86, and Protection SUL ‘19 Reprice with Vitality Plus guaranteed to ages 85/85. Competitor information is current and accurate to the best of our knowledge as of December 2021. 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 that may vary in premiums, rates, fees, expenses, features and benefits. 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, contact your John Hancock sales representative or National Sales Support at 888-266-7498, option 2

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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.

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

Protection SUL 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 the policy debt never exceeds the policy value. Once terminated, the Death Benefit Protection feature cannot be reinstated.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116.

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