



Protection solutions for your sales success

With best-in-class value for your clients, our comprehensive suite of protection-focused life insurance products — universal life, indexed universal life and variable life — offer more sales opportunities for you! Take advantage of:

- ✓ **Some of the lowest-cost premiums** in a variety of scenarios
- ✓ **Living benefits that enhance policy design** to better meet your clients' varied lifetime needs
- ✓ **Tools and resources** that can support your sales — and post-sale policy management too

Which of our “Protection” solutions can best meet your clients’ needs — and help make the sale? Take a look:

The low-cost death benefit sale

Choose from among the following products when your clients want the most cost-effective premium for the most amount of death benefit, along with some level of secondary guarantees for added peace of mind.

Need	Sales positioning
Protection UL Protection Survivorship UL	Offers cost-efficient protection and an excellent alternative to guaranteed UL
Protection IUL Protection Survivorship IUL	Features industry-leading indexed UL premium solves , with growth potential tied to an index and downside protection when the index is negative
Protection VUL	Provides a competitive solution for those seeking upside potential through diversified investment accounts, along with downside protection through a death benefit guarantee to age 100

The living benefit sale

For clients who have a life insurance protection need along with an interest in benefits they can draw on during their lifetime, talk to them about our Protection products' attractive living benefits. Our innovative approach to living benefits can help you stand out in this market.

Need	Sales positioning
Long-term care coverage	Long-Term Care rider helps protect retirement income from the financial consequences of a long-term care event. Offers coverage up to \$50,000/month (4X more than the current IRS per diem limit)
Critical illness coverage	Critical Illness Benefit rider provides a financial resource upon a critical illness diagnosis (e.g., heart attack, cancer, stroke, etc.) during working years. Pays up to \$250,000 and can be used for daily expenses or continued savings during treatment and recovery
Chronic illness coverage	Accelerated Death Benefit for Chronic Illness rider offers a partial acceleration of the death benefit if the insured becomes chronically ill. Offers a maximum lifetime acceleration equal to 75% of the death benefit up to \$1M (limited to the annualized IRS per diem limit)
Living a longer, healthier life	John Hancock Vitality is a fun and engaging life insurance program that rewards clients with premium savings, travel and shopping discounts for the everyday things they do to stay healthy

Tools to support the sale

No matter which of our Protection products you offer, take advantage of the tools we offer to help explore the need for coverage during the sale — and then manage the policy once it is in force.

Tools	Sales positioning
Needs analysis calculator	An interactive tool that helps determine how much life insurance coverage clients need to secure their financial future
Cost of care map	Offers insight into the costs associated with long-term care to help determine how much coverage is needed in different parts of the country
LifeTrack billing	A policy-management tool that reflects how customers' policies are performing relative to their objectives, while helping ensure they pay what is needed to stay on track to meet those goals

For more information, please contact your **John Hancock Sales Representative** or **National Sales Support** at **888-266-7498, option 2.**

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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 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.

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

Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance-related charges. Variable universal life insurance products are subject to market risk and are unsuitable as a short-term savings vehicle. Cash values are not guaranteed and will fluctuate, and the policy may lose value.

Variable life insurance is sold by product and fund prospectuses, which should be read carefully. They contain information on the investment objectives, risks, charges and expenses of the variable product and its underlying investment options. These factors should be considered carefully before investing.

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. 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.

Premium savings through the Vitality program are only available when Vitality PLUS is elected.

Protection UL, Protection Survivorship UL, Protection IUL, Protection Survivorship IUL and Protection VUL are not available in New York.

The Accelerated Death Benefit for Chronic Illness Rider allows for a partial acceleration of the death benefit when the insured is certified as chronically ill. The amount is capped at 75% of the death benefit to a lifetime maximum of \$1 million. The annual maximum benefit amount is limited to the IRS per diem limit. Accelerated benefit payments under this rider reduce the death benefit dollar for dollar by the accelerated amount and reduce the policy value proportionately. The payments will also be reduced by interest charges. The benefits provided by this rider are designed to be excludable from gross income under federal tax law; however, there might be situations in which the benefits or charges for this rider are taxable.

Protection VUL 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. Please see the product guide for additional details.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

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 policies issued by John Hancock

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 and securities are offered through John Hancock Distributors LLC through other broker/dealers that have a selling agreement with **John Hancock Distributors LLC**, 197 Clarendon Street, Boston, MA 02116.