



New Performance UL and Performance SUL *Long Guarantees. Strong Cash Values. Affordable Coverage.*

May 17, 2010

John Hancock's Performance UL and Performance SUL both provide permanent, affordable solutions to meeting your clients' insurance needs. Not only will they benefit from low premiums and new longer guarantees; they also have the potential for a higher cash surrender value, especially when compared to guaranteed UL products.

Competitive Niches:

- Affordable alternatives to guaranteed UL and SUL – now with longer guarantees
- Industry leaders in lifetime level-pay premiums versus current assumption UL products
- Lowest cost permanent products in our portfolio – and in many cases lowest in the industry

Performance UL

| Male, Age 60, Preferred Non Smoker, \$3,000,000, Level-Pay Premium Solve to Extend | | | | |
|------------------------------------------------------------------------------------|-------------------------------|------------------------------------|--------------------------|------------------------|
| | John Hancock's Performance UL | Composite Average of Guaranteed UL | Performance UL Advantage | Total Savings* Year 20 |
| Premium | \$44,684 | \$50,372 | 11% Lower Premium | \$28,440 |
| Cash Value in Year 20** | \$85,089 | \$28,040 | 203% Higher Cash Value | \$57,049 |
| Death Benefit Guarantee Period | Age 90 | Lifetime | — | = \$85,489 |
| Death Benefit remains in force** | Lifetime | Lifetime | — | |

* Upon policy surrender.

** Assuming current interest rates and charges.

Competitor information is current and accurate to the best of our knowledge as of May 2010. The data shown is taken from various company illustrations. Current interest rates may be different for each company and may not be guaranteed. This is a comparison of different products which vary in premiums, rates, fees, expenses, features and benefits. The products are different and are designed to meet different client needs. Underwriting class is based on Preferred Non Smoker. Underwriting criteria will differ from company to company; we attempted to use comparable risk classes across all companies. Composite average is based on guaranteed UL policies currently marketed by leading providers of UL, excluding John Hancock, as indicated in the 2009 Q4 LIMRA Universal Life Sales Summary. Except as noted, all companies use the 2001 CSO tables. Companies for guaranteed UL include: Hartford, Lincoln, MetLife, Pacific Life and Prudential. Policies and contracts on which the composite is based may not be available in all states. This comparison 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 best suits their needs.

State Approvals and Illustration System

Please refer to the [state approval map](#) for current state approvals. These states are available on the recently distributed JH Illustrator 6.2, May 2010. State approvals will be updated on jhillustrator.com.

New Business and Underwriting Information

Performance UL (09) and Performance SUL (06) will no longer be offered in states that have approved Performance UL (10) and Performance SUL (10). In order to provide a transition period and secure issue of these current products, the following criteria must be met:

By June 18, 2010

- John Hancock home office has received a signed illustration and made a tentative underwriting decision.

OR

- John Hancock has received an application for Performance UL (09) or Performance SUL (06) signed by the Insured and Owner (note that in cases where trusts are involved, the minimum requirement by June 18th is the insured's signature). An illustration on the case must also have been received by John Hancock as of June 18, 2010.

By August 20, 2010

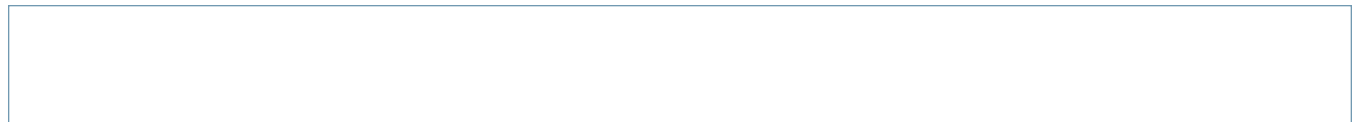
John Hancock has provided a final underwriting offer and has received all administrative requirements to issue the policy.

Marketing Materials

We have created marketing materials to help you spread the word about these two new products. A small supply of producer guides and consumer guides are being shipped to each office. Additional marketing materials may be ordered from the warehouse or downloaded from jhsalesnet.com.

[Click here](#) for more information and marketing materials for Performance UL

[Click here](#) for more information and marketing materials for Performance SUL.



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. Some riders may have additional fees and expenses associated with them.

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

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.

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