

September 17, 2015

New Lower Premiums on John Hancock Term

LOOK AT HOW WE'RE BACK IN THE GAME:

Male, 45, Best Risk Class, \$500,000 Face Amount, Term 15

COMPANY	PREMIUM
American General	\$459
Banner	\$459
MetLife	\$464
NEW John Hancock Term (9/15)	\$465
Protective	\$465
Genworth	\$470
Lincoln	\$470
North American	\$470
Prudential	\$470
American National	\$480
OLD John Hancock Term (1/15)	\$490
Transamerica	\$490
Pacific Life	\$495
Penn Mutual	\$500
Principal	\$500
Voya	\$510
AXA	\$520
Symetra	\$520
Guardian	\$530
Minnesota Life	\$545
Mutual of Omaha	\$548
Nationwide	\$565
New York Life	\$700

Effective immediately, John Hancock Term premiums have improved once again — competitive position strongest at:

- ★ Term 10 + Term 15
- ★ Top 3 risk classes
- ★ Ages 45-65
- ★ Face amounts \$250,000 and above

The data shown is taken from various company quotes. Competitor information is current and accurate to the best of our knowledge as of September 2015. These comparisons cannot be used with the public and complete personalized policy quotes for each representative company must be presented or discussed with your clients.

STATE APPROVALS AND ILLUSTRATION SYSTEM

The new Term rates are approved in all states and have been updated on JH Illustrator. The new rates will also be reflected on jhillustrator.com.

NEW BUSINESS AND UNDERWRITING INFORMATION

The current John Hancock Term (January 2015) product will be updated with new rates on September 17, 2015. Policies issued on or after September 17, 2015 will automatically receive the new rates.

Should you already have a pending application in New Business and wish to have a Term (September 2015) policy underwritten, please contact your Case Manager.

REISSUES AND REPLACEMENTS

Reissues

Reissues of John Hancock Term (January 2015) policies to Term (September 2015) will be considered only on John Hancock Term (January 2015) policies that are within the Free Look period. Subject to normal underwriting practices, policies may require additional evidence to ensure health status has not changed.

Inforce Cases

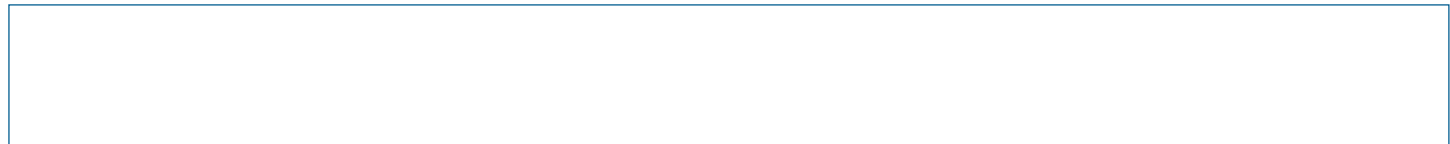
Term-to-Term replacements are not allowed within the first policy year. Any replacement of an inforce policy (after the first policy year) requires replacement forms and are subject to full underwriting. Please note that the six month product exchange feature is not available on Term products.

Impact to in-force policies

The new rates also apply to previously issued Term 2015 policies. For those policies, the lower rates will be applied beginning in policy year 2. John Hancock will send a letter to affected customers prior to the second policy anniversary notifying them of the lower rates.

MARKETING MATERIALS

Marketing materials have been updated to highlight the new Term rates. Producer guide, consumer guide and other marketing materials may be ordered from the warehouse or downloaded from your John Hancock producer website.



For agent use only. This material may not be used with the public.

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

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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