



Making it *Easy* to
Plan for the Future

NEW RISK CLASS. NEW MARKETS.

Guaranteed Issue Risk Class Now Available for Corporate Sponsored Protection IUL Policies

John Hancock has expanded the availability of Protection IUL by adding a Guaranteed Issue risk class. The new risk class is specifically targeted for corporate sponsored plans seeking competitive death benefit protection and the proven results of Indexed UL.

The chart below shows the underwriting criteria required for consideration. Corporate sponsorship and funding will be required on all cases.

Guaranteed Issue on Protection IUL

Policyowner	Corporation/Individual/Executive
Required Funding	Pay to Age 100
Minimum policy duration	Age 100
Participation Rate	100%
Minimum Number of Lives	20
Average Issue Age	55
Maximum Issue Age	65
Minimum Employee Base Salary	\$100,000
Minimum Employee Total Compensation	\$125,000
Maximum Coverage Based on	GI Multiple

The multiples for Corporate Protection IUL will be as follows:

No. of Lives	Death Benefit Factors		
	GI	Simplified*	Simplified Plus**
20 - 40	\$50,000	\$65,000	\$75,000
41+	\$55,000	\$70,000	\$80,000

*Simplified Issue underwriting is available for issue ages between 65 and 70.

**Simplified Issue Plus also requires an Attending and Physician's statement.

The Value of Protection IUL

- **Competitive IUL premiums**
- **Current Cap Indexed Account with strong cash value potential**
- **Even greater upside potential with the Uncapped Indexed Account**
- **Three levels of guaranteed protection: a lengthy NLG,¹ a 0% floor and a 2% cumulative interest rate guarantee**

1. Protection IUL 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. See the product technical guide for additional details.

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

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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