



Performance UL New *Lower* Premiums

John Hancock's Performance UL now offers **even lower premiums**. The premium reductions are most significant below issue age 70 – especially for dump-in, single-pay and limited-pay scenarios.

These improvements apply to all new business and in-force Performance UL 10 policies.

Competitive Niches:

- Affordable alternative to guaranteed UL – in some cases more than 10% less expensive!
- Guarantees that extend to at least age 90 for issue ages 60+.
- Lowest cost permanent product in our portfolio – and in many cases lowest in the industry.

Take a look at Performance UL's lower cost versus the competition!

Male, Age 60, Preferred Non Smoker, \$1,000,000, Level-Pay Premium Solve to Extend				
	John Hancock's Performance UL	Composite Average of Guaranteed UL	Performance UL Advantage	Total Savings* Year 20
Premium	\$14,502	\$16,182	11% Lower Premium	\$33,600
Cash Value in Year 20**	\$159,771	\$78,213	100% Higher Cash Value	\$81,558
Death Benefit remains in force**	Lifetime	Lifetime	—	= \$115,158
Death Benefit Guarantee Period	Age 90	Lifetime	—	

* Upon policy surrender.

** Assuming current interest rates and charges.

Competitor information is current and accurate to the best of our knowledge as of August 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 among the top sellers of UL, excluding John Hancock, as indicated in the 2010 Q2 LIMRA Universal Life Sales Summary. Guaranteed UL composite based on Hartford, Lincoln, MetLife, Pacific Life and Prudential. 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 is more suitable.

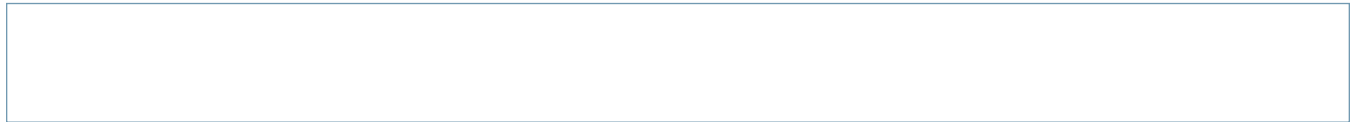
State Approvals and Illustration System

Performance UL is approved in all states. New rates are available on the recently distributed JH Illustrator 6.4, September 2010 and can be illustrated on jhillustrator.com.

Marketing Materials

We have created marketing materials to help you spread the word about Performance UL's new lower premiums. Marketing materials may be downloaded from jhsalesnet.com or your producer website.

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



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.

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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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