

Repriced Individual and Survivorship Guaranteed UL

EFFECTIVE DECEMBER 3, 2010, Protection UL-G and Protection SUL-G are being repriced. The new products will launch as UL-G and SUL-G.

In general,

- UL-G premium increases are:
 - Less than 8% below age 70
 - More than 8% above age 70
- SUL-G premium increases are:
 - 8% at most ages
- Target premium levels on both products are increasing in tandem with the premium increases

Illustration system updates reflecting the new pricing will be released on November 8, 2010.

Note: There will no longer be an enhanced target premium on PPRE cases. However, clients who meet the enhanced premium requirement will benefit from lower ongoing premiums.

NEW BUSINESS AND UNDERWRITING INFORMATION

To provide a transition period and secure issue of the current products, the following criteria must be met:

By December 3, 2010

John Hancock home office has received:

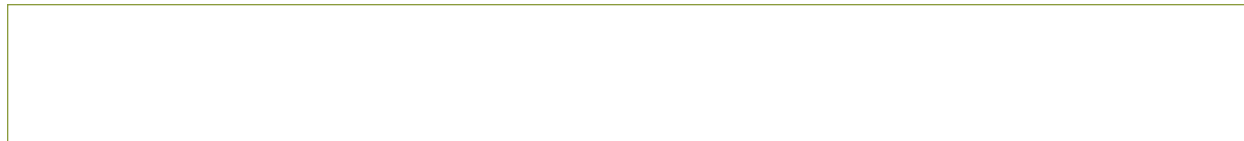
- A signed Protection UL-G 10 or Protection SUL-G 10 illustration and has made a tentative underwriting decision
- OR
- An application for Protection UL-G 10 or Protection SUL-G 10 signed by the Insured and Owner (Note: In cases where trusts are involved, the minimum requirement by December 3rd is the insured's signature). An illustration on the case must also have been received by John Hancock as of December 3, 2010.

By January 14, 2011

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

UL-G and SUL-G

Applications for the new UL-G and SUL-G will be processed throughout the transition period and will be issued beginning on January 17, 2011.



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Protection UL-G and Protection SUL-G offer a choice of Policy Protection Riders. The Policy Protection Riders guarantee that the policy will not default, even if the cash surrender value falls to zero or below, provided premium requirements are met. The maximum duration of these riders is age 121 of the insured (or younger insured if survivorship) but may be shorter. The Policy Protection Rider Enhanced (PPRE) and Policy Protection Rider Quick (PPRQ) require an additional cost. Factors such as, but not limited to, the amount and timing of premium payments, loans, withdrawals, or any other change allowed under the contract may impact the period of guaranteed coverage. Once terminated, the Policy Protection Riders cannot be reinstated.

Guaranteed product features are dependent upon the claims-paying ability of the issuer.

Insurance policies and/or associated riders may not be available in all states. Some riders may have additional fees and expenses associated with them.

Insurance products issued by John Hancock Life Insurance Company (USA), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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