



# Protection Survivorship IUL

A win-win: competitive premiums *and* leading targets

Protection Survivorship IUL is a proverbial win-win for both you and your clients. Not only does it offer competitive premiums, growth potential and flexible funding for your clients, but it also offers industry-leading targets! Take a look.

## Significant savings. Leading targets.

Male/female, ages 65, level-pay, Preferred Non-Smoker, \$3M death benefit

Product	Premium	% Difference	Guarantee age	Target
<b>Protection SIUL</b>	<b>\$40,569</b>	<b>—</b>	<b>94</b>	<b>\$50,532</b>
Nationwide SIUL	\$42,364	+4%	80	\$49,622
Prudential SIUL	\$43,712	+8%	97	\$45,250
Zurich SIUL	\$46,550	+15%	90	\$45,693
Penn Mutual SIUL	\$48,181	+19%	87	\$52,950
Pac Life SIUL (50% Blend)	\$48,279	+19%	98	\$42,315

For more information, call your local John Hancock Sales Representative or National Sales Support at 888-266-7498, option 2.

For the current-assumption products described, the hypothetical current crediting rates are subject to change based on the performance of an external index and the indexed account parameters offered by the insurer. If these hypothetical current crediting rates are not achieved, this can have a significant effect on policy value with the result that you will have to pay more premium to maintain the policy in force after the NLG age. Also, this demonstration assumes that the same current crediting rate is earned for each current-assumption product for the life of the policy, which is not realistic. The data shown is taken from various company illustrations as of June 2021. Protection SIUL '19 and competitors' IUL premiums are solving for \$1 at age 121 using the one-year, point-to-point S&P account at max rate. Protection SIUL '19 assumes 100% allocation to Capped Indexed Account, competitor illustrations assume 100% allocation to comparable One Year Capped S&P® account. Current crediting rates may be different for each company and may not be guaranteed. The comparisons in this communication are of different products that vary in premiums, rates, fees, expenses, features and benefits. These comparisons cannot be used with the public. Please have your clients consult with their professional advisors to find out which type of life insurance is most suitable for their needs.

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

Protection SIUL 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.

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.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York).

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