



OCTOBER 25, 2021

Update on John Hancock's Protection SUL product

John Hancock offers several survivorship life insurance products and — as a pioneer and leader in this market — we remain committed to ensuring our customers have a variety of survivorship solutions to help meet their protection and estate-planning needs. To that end, we are making some changes to our Protection SUL offering:

- **In early 2022 (pending state approvals)**, we will be introducing a repriced Protection SUL product (PSUL'19R).
- **Protection SUL '19 will no longer be available for sale effective January 1, 2022.** As a result, all Protection SUL '19 policies must be issued and in force by December 31, 2021. Therefore, please note that we must receive any Protection SUL '19 submissions by the dates noted below to ensure the policy can be placed in force (with initial premium paid) by December 31, 2021.

New business and underwriting deadlines for Protection SUL '19	Submission details
December 10, 2021	Submission of all outstanding underwriting and administrative requirements on your pending cases to Life New Business.
December 21, 2021	All checks to put policies in force received in Life New Business.

Illustration software

Protection SUL '19 will be removed from JH Illustrator and jhillustrator.com as of December 13, 2021.

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

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 issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116.

LIFE-9176 10/21 MLI101921644-1