



JANUARY 4, 2022

# The best that life has to offer for two

Repriced to start the new year, Protection SUL continues to be an industry leader in providing affordable survivorship UL coverage. What's more, that competitive pricing includes strong guarantees and John Hancock Vitality PLUS — adding up to standout value for your clients.

## Our newly repriced Protection SUL offers:

- **Industry-leading premiums** for level-pay, short-pay and single-pay scenarios
- **Strong no lapse guarantees with attractive cash value potential** — especially compared to guaranteed SUL products
- **Significant savings and rewards** for healthy living through Vitality PLUS
- **Enhanced target premiums**, offering an additional 30% target on single-pay and other early funding scenarios

## See how our Protection SUL Reprice compares

### Male/female 60, Preferred Non-Smoker, \$1 million death benefit

#### Level pay

Company	Premium	% Difference
Protection SUL '19 Reprice with Vitality PLUS	\$9,167	—
Protection SUL '19 Reprice	\$9,964	9%
Prudential	\$11,533	26%
Penn Mutual	\$12,671	38%
Securian	\$13,214	44%
Nationwide	\$13,757	50%
Lincoln	\$16,750	83%

#### Single pay

Company	Premium	% Difference
Protection SUL '19 Reprice with Vitality PLUS	\$177,573	—
Protection SUL '19 Reprice	\$190,544	7%
Securian	\$242,052	36%
Penn Mutual	\$314,332	77%
Nationwide	\$321,678	81%
Prudential	\$322,084	81%
Lincoln	\$454,287	156%

Premiums based on competitor's lifetime guarantee solve. PSUL '19 Reprice level-pay solve guaranteed to age 90/90 and PSUL '19 Reprice with Vitality assumes Gold status, and is guaranteed to age 90/90. PSUL single-pay solve guaranteed to age 89/89 and PSUL with Vitality assumes Gold status and is guaranteed to age 88/88. Competitor information is current and accurate to the best of our knowledge as of December 2021. The competitive data shown is taken from various company illustrations. Current interest rates may be different for each company and may not be guaranteed. Values are not guaranteed and certain assumptions are subject to change by the insurer. The comparisons in this communication are of different products that vary in premiums, rates, fees, expenses, features and benefits. Actual results may be more or less favorable. Please have your clients consult with their professional advisors to find out which type of life insurance is most suitable.

## **State approvals and illustration system**

Protection SUL '19 Reprice has been approved in all states except New York. Please refer to the state approval map for most current state approvals.

## **New business and underwriting information**

Protection SUL '19 Reprice pricing will be effective in all states on January 1, 2022.

## **Inforce cases**

Please consult John Hancock's Internal Replacement Guidelines if you have a client considering replacing their existing John Hancock coverage.

## **Promotional website and marketing materials**

Visit JHSalesHub.com for everything you and your distribution partners need to start selling today! It includes information on our investment story, key marketing materials and access to the illustration system.

## **Please contact your John Hancock sales representative or National Sales Support at 888-266-7498, option 2**

### **For agent use only. This material may not be used with the public.**

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.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. Vitality PLUS is an optional rider available for an additional fee.

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

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