



What's New at John Hancock?

Todd Miles, CFP
Account Distribution Mgr

For Agent Use Only. Not For Use With The Public.

Insurance policies and/or associated riders and features may not be available in all states.
Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

Capture More Sales



New John Hancock Term provides your clients with solutions to meet a variety of financial needs. It features:



Term 2015: Highlights



- Dramatic premium reductions
 - 12% average decrease for males at top-3 risk classes, ages 45-65
- Available at \$250,000+
- Competitive conversion option
- New “UCheck” Underwriting Tool
 - For quick access to potential underwriting outcomes

Seeing is Believing



John Hancock Term is more competitive than ever, offering significant premium reductions in the top three risk classes.

Percentage Reduction in Premium Compared to Term 2011
Males, \$1,000,000 Face Amount

Age	TERM 10			TERM 15			TERM 20		
	Best	Preferred	Standard Plus	Best	Preferred	Standard Plus	Best	Preferred	Standard Plus
45	-19%	-14%	-16%	-11%	-15%	-24%	-5%	-8%	-19%
50	-14%	-14%	-14%	-13%	-14%	-20%	-2%	-12%	-22%
55	-14%	-14%	-12%	-22%	-15%	-18%	-3%	-11%	-20%
60	-12%	-18%	-12%	-20%	-17%	-15%	-7%	-14%	-22%
65	-12%	-10%	-12%	-17%	-19%	-22%	-17%	-19%	-24%

Competitive Sweet Spot



While John Hancock Term can be an ideal choice for a wide range of clients, it is most competitive for:

- Males
- Term 10 + Term 15
- Top 3 risk classes
- Ages 45–65
- Face amounts \$250,000 and above

Competitive Position at \$500,000

Males, Age 60, Term 10



Super Preferred Non Smoker	
Banner	\$1,350
New JH Term	\$1,360
Lincoln	\$1,365
Genworth	\$1,370
AXA	\$1,375
MetLife	\$1,384
Transamerica	\$1,440
Voya	\$1,450
Prudential	\$1,455
Pacific Life	\$1,530
AIG	\$1,534
Principal	\$1,557
Old JH Term	\$1,610

Preferred Non Smoker	
Banner	\$1,585
Genworth	\$1,585
New JH Term	\$1,625
Lincoln	\$1,630
AXA	\$1,660
MetLife	\$1,704
Prudential	\$1,720
Voya	\$1,740
Transamerica	\$1,770
Principal	\$1,785
AIG	\$1,839
Old JH Term	\$1,945
Pacific Life	\$2,060

Standard Plus Non Smoker	
Genworth	\$1,935
Banner	\$2,025
AXA	\$2,045
New JH Term	\$2,100
Voya	\$2,280
Transamerica	\$2,315
Principal	\$2,355
Prudential	\$2,355
AIG	\$2,374
Lincoln	\$2,470
Old JH Term	\$2,485
Pacific Life	\$2,670
MetLife	\$2,689

The data shown is taken from various company quotes. Competitor information is current and accurate to the best of our knowledge as of January 2015. These comparisons cannot be used with the public and complete personalized policy quotes 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.

Conversion Feature



- Conversions¹ to any fully underwritten permanent product in the first six years
 - Convertible to designated product in years 7-10
 - Maximum conversion age: 70
- Conversions to survivorship
 - Available in first six policy years (up to age 70), subject to retention
 - Underwriting is required only on the life not previously covered under the original Term contract.

Riders and Features

- Total Disability Rider²
 - Waives premium in event of total disability
 - Available ages 20-55 up to \$5 Million of coverage

- Accelerated Benefit Rider³
 - Provides “Living Benefit” if insured is certified to be terminally ill with a life expectancy of 1 year or less
 - Lesser of 50% of DB or \$1 Million

- Term Conversion Extension Rider for added flexibility
 - Extends normal conversion period to full level term duration or year until attained age 70
 - Available on 15-Year Term and 20-Year Term, ages 18-59

UCheck Underwriting Tool



- Applies to Term 2015 only
- Available on JH Illustrator & the Field Underwriting Guide on www.JHSalesnet.com
- Works for best risk classes only (not substandard cases)
- Makes it easier to find “hidden healthy” individuals who benefit from John Hancock’s progressive underwriting
 - See next slide for an example

➤ Or, find us on one of these industry tools!



Powered by
COMPULIFE®



Case Study: "Hidden Healthy"



Scenario: Male, 55, Non Smoker who regularly exercises. Build, blood pressure, and cholesterol all qualify as Best Class, father still alive at 85, but mother died at 58 of Stomach CA. Applying for \$1M of 15-Year Term.

When Comparing at Preferred, John Hancock is in 4th place, and the top-7 companies are within \$15

After using an UW quoting tool, John Hancock moves to the top – with a significant advantage!

Company	Risk Class	Premium	% from JH
Principal	Preferred	\$2,755	-1%
Banner	Preferred	\$2,760	0%
Lincoln	Preferred	\$2,760	0%
MetLife	Preferred	\$2,769	0%
New JH Term	Preferred	\$2,770	0%
Genworth	Preferred	\$2,770	0%
American General	Preferred	\$2,774	0%
Prudential	Preferred	\$2,925	+6%
Transamerica	Preferred	\$2,930	+6%

Company	Risk Class	Premium	% from JH
New JH Term	Best	\$2,150	0%
Principal	Preferred	\$2,755	+28%
Banner	Preferred	\$2,760	+28%
Lincoln	Preferred	\$2,760	+28%
MetLife	Preferred	\$2,769	+29%
Prudential	Preferred	\$2,925	+36%
Genworth	Standard Plus	\$3,330	+55%
American General	Standard	\$4,048	+90%
Transamerica	Standard	\$4,540	+111%

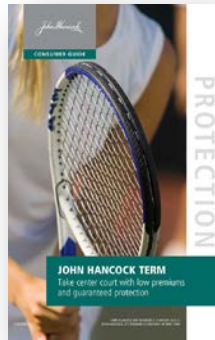
The data shown is taken from various company quotes. Competitor information is current and accurate to the best of our knowledge as of January 2015. These comparisons cannot be used with the public and complete personalized policy quotes for each representative company must be presented or discussed with your clients. Please have your clients consult with their professional advisors to find out which type of life insurance is more suitable.

Support Tools



- Marketing Materials available on jhsalesnet.com

Consumer
guide



Producer
guide



- Industry underwriting quoting tools, including UCheck
- Illustrations on jhillustrator.com
- National Sales Desk Support, 888-266-7498, option 2

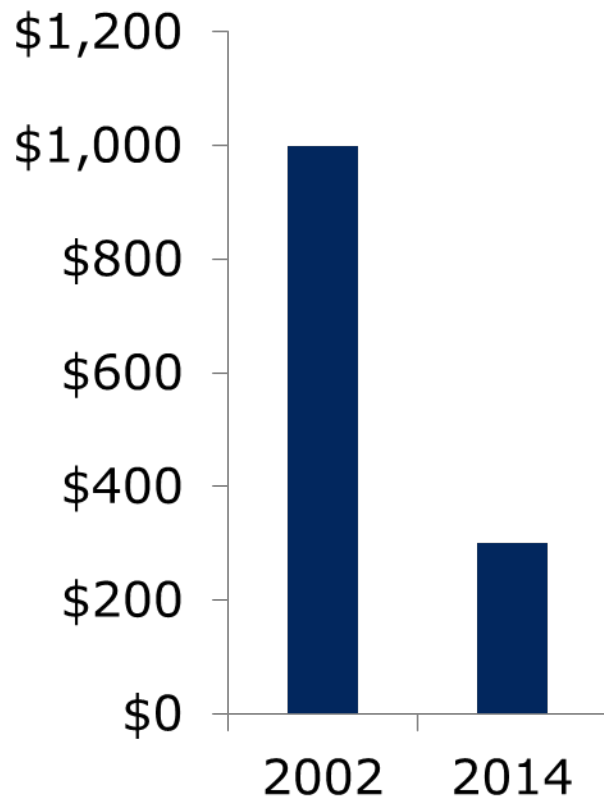


What's Next in LTC?

LTC Industry Trends



Industry Sales (\$M)



- Lower sales despite the growing need
- Higher premiums
- Carrier exits
- Customers dealing with “rate shocks”

Source: LIMRA; Sales for 2014 are estimated

The “Traditional” LTC Product



- Suited for a world of stable investment yields and stable long-term care experience
- Customers have no warning about emerging experience until news of a rate increase
- Few options to lower premiums by adjusting benefits
- The “Use it or Lose it” problem

Is there a better way?

Coming soon from John Hancock



Traditional LTC Benefits at Great Price

Married Couple, Combined Premium, 3% Compound Inflation

COMPANY	PREMIUM	% DIFF
John Hancock (Initial)	\$2,706	-
Mutual of Omaha	\$3,301	+22%
Genworth	\$3,325	+23%
MassMutual	\$3,415	+26%
Transamerica	\$3,460	+28%

3% Compound Inflation, Combined premiums for \$4,500 Monthly Benefit, 3-year BP
90-day Elimination Period

Product Preview



- Very competitive Premiums
 - Featuring 3% compound inflation
- Improved product design
 - Built to deal with uncertainty
 - Transparent design that results in modest annual premium fluctuation – and reduces the risk of “rate shock” in future years
- **New** tools for managing policies
 - In-force projections
 - Options to adjust benefits any time in order to lower premiums
 - A “Flex Account” that can be used to lower premiums or increase benefits

The Next Generation of LTC



- A **SUSTAINABLE** product design that can handle uncertainty
- **AFFORDABLE** premiums for traditional benefits
- **FLEXIBILITY** for customers over how they manage premiums and benefits
- Increased **TRANSPARENCY** regarding policy performance
- **GUARANTEES** in benefit growth and in how John Hancock returns performance to policyholders

**Wed, May 6th is CPS Day
at John Hancock.....**

Stay Tuned!

Disclosures



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

Guarantees are based on the claims-paying ability of the issuer.

1. Term is convertible to any fully underwritten single life permanent policy in the John Hancock portfolio for the lesser of the first six policy years or to age 70. In policy year seven through 10, the policy owner can convert to a product designated for conversion. See Term technical guide for restrictions and more information.

2. In the event of total disability, the Total Disability Waiver rider waives the premium. Rider available to issue age 55. If disability occurs before age 60, premiums are waived until recovery or termination of the contract, whichever is earlier. If disability occurs between ages 60 and 65, premiums are waived until the earliest of contract termination, recovery or age 65. The cost for this rider is based on the client's age at issue. Maximum Benefit \$5,000 per month.

3. The Accelerated Benefit rider provides a "living benefit" if the insured is certified to be terminally ill with a life expectancy of 12 months or less. Benefits may be taxable under current law. Policy must be owned by the insured. Clients should consult their personal tax advisors regarding the tax implications of benefits received under the Accelerated Benefit. This provision allows the insured to receive up to 50% of the death benefit of the contract, to a maximum of \$1 million. The death benefit is reduced by the rider benefit amount plus one year's interest at current loan rates on the benefit paid, and an administrative expense charge.

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

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.