



LIFE INSURANCE



# A little extra means a lot.

## Coming February 1<sup>st</sup>. Protection Whole Life.

Some clients are only concerned with guaranteeing their life insurance death benefit. Others are interested in guaranteed death benefit **and** guaranteed cash value. John Hancock's Protection Whole Life offers both — at a premium that's only a fraction more than guaranteed death benefit UL products.

*Consider this example:*

**Male 55, Standard Non Smoker Risk Class, \$1,000,000 Face Amount, Full-Pay Premiums**

	Composite Average of Guaranteed UL Products	Protection Whole Life (PWL)	
Lifetime Annual Premium	\$15,687	\$18,990	<p><b>"Extra" Annual Premium with PWL: \$3,303</b></p> <p><b>Guaranteed Cash Value IRR Year 15: 0.13%</b></p> <p><b>Guaranteed Cash Value IRR on "Extra" Premium Year 15: 20%</b></p>
Guaranteed Cash Surrender Value in Year 10	\$4,771	\$171,310	
Guaranteed Cash Surrender Value in Year 15	\$0	\$287,790	
Guaranteed Cash Surrender Value in Year 20	\$0	\$410,030	

Composite average is based on Guaranteed UL policies currently marketed by the leading providers of UL, excluding John Hancock, as indicated in the 2006 Q3 LIMRA Universal Life Sales Summary. Companies include: AIG, Lincoln, Transamerica, MetLife, and AXA; AIG, Lincoln, and Transamerica extend premiums beyond age 100. Competitor information is current and accurate to the best of our knowledge as of December 2006. The data shown is taken from various company illustrations. Current interest rates may be different for each company and may not be guaranteed.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer. Product and features not available in all states.

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