

Introducing

Premier Benefit IUL

An innovative life insurance solution for employees

A new opportunity to sell life and long-term care protection in the workplace

Premier Benefit IUL gives you a new opportunity to tap into an employer market focused on attracting and retaining top talent. It offers high-earning employees an easy way to buy voluntary individual permanent life insurance with optional long-term care rider protection — all at no cost to the employer. What's more, every policy includes John Hancock Vitality PLUS, which supports employees in their pursuit of living a longer, healthier, better life.*

Key highlights:

- **Fully digital experience** — ensures an efficient process from start to finish
- **Streamlined underwriting¹** — requires no APS, medical exams, or labs and often results in an instant decision; guaranteed issue available for larger group sizes
- **Enhanced protection with our Long-Term Care rider²** — gives employees the option to accelerate their policy's death benefit in the event of a long-term care need
- **Cost-efficient, permanent death benefit protection with income tax-free growth³ potential** — gives employees a choice of tying policy performance to an S&P^{®4}-linked indexed account and/or a Fixed Account
- **John Hancock Vitality PLUS** — rewards employees for the everyday steps they take to live longer, healthier, better lives

State approvals

Premier Benefit IUL is approved in all states except: California, Guam & New York

Explore now

Start selling today!

[Premier Benefit IUL overview video](#)

[Seller's guide](#)

[Product guide](#)

[Employee overview](#)

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Yes



No



* The John Hancock Vitality PLUS rider has a fee of \$2 per month and can be discontinued at any time. If the John Hancock Vitality PLUS rider is not included, the John Hancock Vitality GO rider, which provides a limited suite of rewards and incentives, is included at no additional cost.

1. Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application, which may include health questions, and underwriting approval. John Hancock may obtain additional information, including medical records, to evaluate the application for insurance; and after the policy is issued, to identify any misrepresentation in the application.

2. If available through their employer, the Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. There are additional costs associated with this rider. The maximum monthly benefit amount is \$40,000. When the death benefit is accelerated for long-term care expenses it is reduced dollar for dollar, and the cash value is reduced proportionately. Please go to JHSalesHub.com to verify state availability.

3. This material does not constitute tax or legal advice. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. No legal, tax or accounting advice can be given by John Hancock, its agents, employees or licensed agents. Prospective purchasers should consult their tax professional for details.

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Insurance policies and/or associated riders and features may not be available in all states.

The policy does not directly participate in any stock or equity investments.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

John Hancock Vitality Program rewards and discounts are available only to the person insured under the eligible life insurance policy.

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

MLI091923265-1

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