



Protection VUL now has a lower threshold (1.5X the basic target) to qualify for a 15% enhanced target premium

How it works

As shown in the example, when the client pays a higher premium upfront, rather than the NLG premium, it can help improve their policy's performance and lower their overall costs — while also improving the target premium. **That's shared value.**

Take a look

- Basic Target: \$7,675
- New Enhanced Premium Requirement (Threshold 1.5 X \$7,675): \$11,513
- Enhanced Target (\$7,675, plus 15%): \$8,826

Male, 50, Super Preferred Non-Smoker, \$500,000 DB, 8% ROR

	For clients			For producer
	Total premium age 80	Cash value age 80	Death benefit age 80	Target premium
Pay NLG premium all years	\$165,088	\$285,830	\$500,000	\$7,675
Pay \$12,000 years 1-5, NLG thereafter	\$146,121	\$366,099	\$598,352	\$8,826
Difference	-11%	+28%	+20%	+15%

The data shown is taken from an illustration. It assumes a hypothetical rate of return and/or current interest crediting rate and may not be used to project or predict investment results. Unless indicated otherwise, these values are not guaranteed. We urge you to show your clients a basic illustration showing the impact of 0% and maximum sales charges and/or the guaranteed interest crediting rate and an impact it will have on policy cash value and death benefit.



Pay NLG premium all years illustration



Pay \$12,000 years 1-5, NLG thereafter illustration

For more information about Protection VUL or for help designing a case, please contact your John Hancock Sales Representative or National Sales Support at 888-266-7498, option 2.

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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. Refer to the product prospectus for additional information.

Protection VUL 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. Please see the product guide for additional details.

Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance-related charges. Variable universal life insurance products are subject to market risk and are unsuitable as a short-term savings vehicle. Cash values are not guaranteed and will fluctuate, and the policy may lose value.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

Variable life insurance is sold by product and fund prospectus, which should be read carefully. They contain information on the investment objectives, risks, charges and expenses of the variable product and its underlying investment options. These factors should be considered carefully before investing.

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