



LIFE INSURANCE

Protection Whole Life Sales Suspended Temporarily

Effective September 20, 2010, sales for Protection Whole Life will be suspended temporarily. We are not currently able to offer this product due to the ongoing low interest rate environment.

John Hancock continues to offer a suite of universal, variable and term life insurance products designed to be the most competitive in the industry. When combined with John Hancock's excellent service and support, you have the resources to meet your clients' needs.

New Business and Underwriting Information

Protection Whole Life will not be offered in any states. In order to provide a transition period, the following criteria must be met:

By October 15, 2010

John Hancock home office has received a signed illustration and made a tentative underwriting decision.

OR

John Hancock has received an application for Protection Whole Life signed by the Insured and Owner (note that in cases where trusts are involved, the minimum requirement by October 15th is the insured's signature). An illustration on the case must also have been received by John Hancock as of October 15, 2010.

By December 17, 2010

John Hancock has provided a final underwriting offer and has received all administrative requirements to issue the policy.

Illustration System

Protection Whole Life will be removed from JH Illustrator and jhillustrator.com as of October 15, 2010.

Contact

If an illustration is needed between October 15th and December 17th, please contact our National Sales Support Group at 1-888-266-7498, option 2.

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

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 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. MLINY091310103593