



## Introducing John Hancock's Premier Life

John Hancock's new Premier Life is a contemporary fusion of strong guaranteed cash values and competitive death benefit guarantees, leavened with current assumption performance. It's designed to appeal to clients with an appetite for uncompromising value and flexibility.



### PREMIER LIFE ALL INCLUSIVE ENTRÉES\*

#### DEATH BENEFIT GUARANTEES

*Guaranteed policy performance  
with upside potential*

#### STRONG GUARANTEED CASH VALUE

*Especially for the first 20 years*

#### POTENTIAL FOR SIGNIFICANT CASH ACCUMULATION

*On a current assumption basis*

#### INCOME POTENTIAL

*Without sacrificing the death benefit*

#### PREMIUM FLEXIBILITY

*Without the need to blend or add  
complex riders*

#### COMPETITIVE TARGET PREMIUMS

*Generally the highest of any product  
in John Hancock's portfolio*



### À LA CARTE

#### LONG-TERM CARE RIDER(S)

*All, some or none of the insurance benefit  
may be used for LTC expenses*

#### RETURN OF PREMIUM RIDER

*Increases the guaranteed death benefit*

\* Premier Life is a flexible premium adjustable life insurance policy that may satisfy your clients' craving for value and desire for flexibility, especially if they are looking for an alternative to whole life.

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

Premier Life policies automatically include a no-lapse guarantee called the Death Benefit Protection feature. 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. See the product technical guide for additional details.

The Long-Term Care (LTC) and Long-Term Care (LTC) Continuation riders are accelerated death benefits and may not be available in some states. Maximum face amount: \$5 million with LTC rider; \$1 million with LTC Continuation rider. These riders are not considered long-term care insurance in some states. When the policy death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionately. There may be additional costs associated with these riders. The LTC Continuation rider is not available in some states including New York. Please go to [www.jhsalesnet.com](http://www.jhsalesnet.com) for a complete list of up-to-date state approvals. **For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long term care services and is not a health insurance policy providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership program and is not a Medicare supplement policy. This rider has exclusions and limitations, reductions of benefits, and terms under which the rider may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.**

The Return of Premium Rider allows clients to select a percentage of the premiums paid to be returned to the beneficiaries in addition to the death benefit. There are costs associated with the ROP rider, as well as limitations on the cumulative amount that can be returned. Not available in conjunction with certain other riders.

MLINY08311115464 10/11

