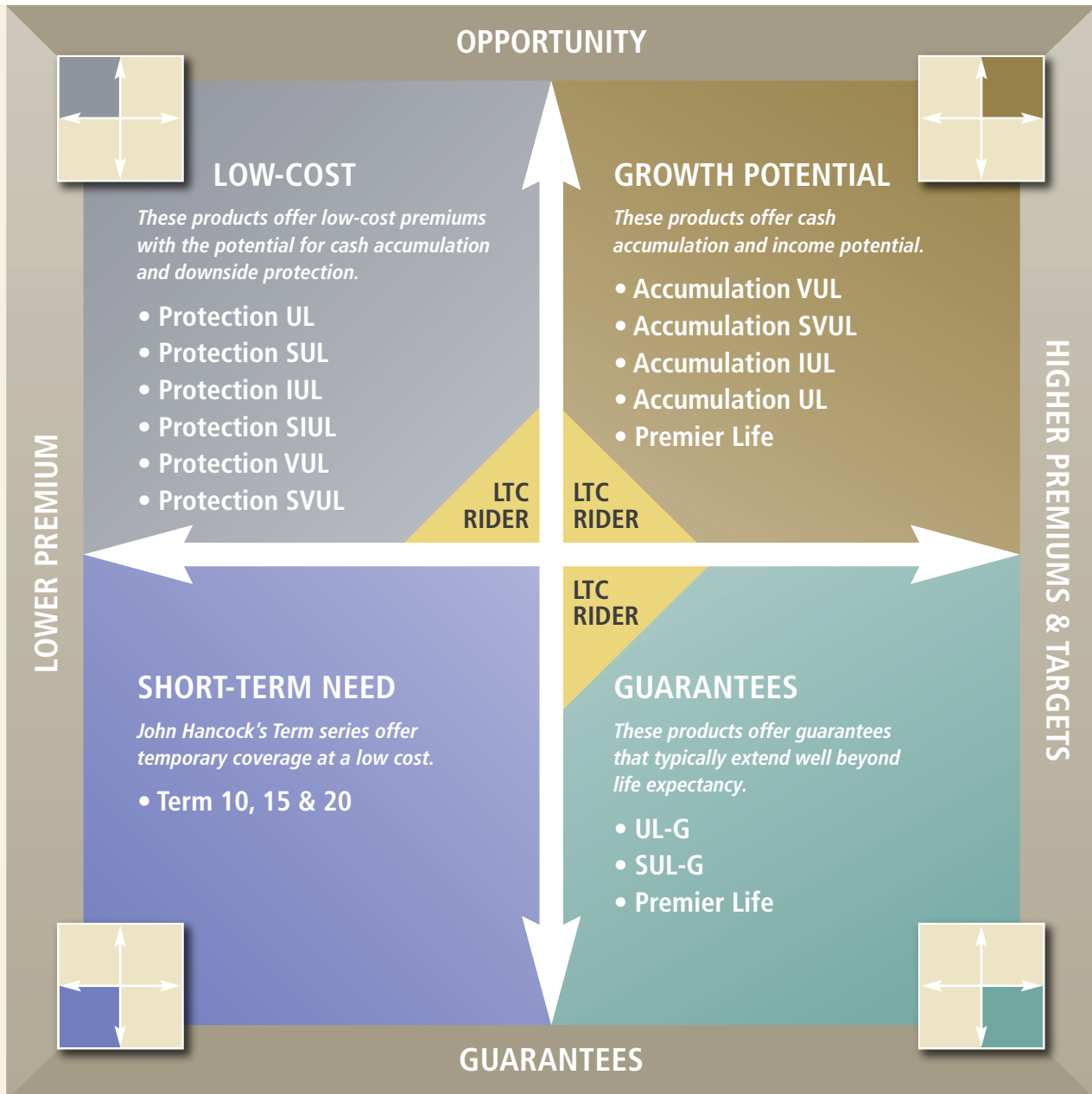


JOHN HANCOCK'S PRODUCT SELECTION MATRIX

This matrix will help you determine which John Hancock product might be the most appropriate choice for a given sales scenario.

There are four quadrants based on scales that range from products with lower to higher premiums and those that focus on the opportunity for cash accumulation versus the certainty of secondary guarantees.



This material is for Institutional / Broker-Dealer use only. Not for distribution or use with the public.

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

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

Please contact 1-800-827-4546 to obtain product and fund prospectuses (for New York, contact 1-877-391-3748, option 4). The prospectuses contain complete details on investment objectives,

risks, fees, charges and expenses as well as other information about the investment company. Please read the prospectuses carefully containing this and other information on the product and the underlying portfolios and consider these factors carefully before investing.

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 and securities offered through **John Hancock Distributors LLC** through other broker/dealers that have a selling agreement with John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02116.

LOW-COST



The Low-Cost Death Benefit Sale:

The client is looking for the most affordable premium for the most amount of death benefit. Lengthy secondary guarantees can extend beyond life expectancy.

PRODUCT	STORY
Protection UL Protection SUL	Lowest cost products in JH portfolio. Excellent alternative to guaranteed UL.
Protection IUL Protection SIUL	Industry-leading Indexed UL premium solves. Best cash value growth potential of JH "Protection" products.
Protection VUL Protection SVUL	Offers clients low premiums, substantial flexibility and greater control over investment options.

GROWTH POTENTIAL



The Income Sale:

The client is looking to optimize their policy for cash accumulation and retirement income.

PRODUCT	STORY
Accumulation VUL Accumulation SVUL	Best cash value growth potential and highest targets in JH portfolio.
Accumulation IUL	Strong growth potential without risking loss of principal to negative equity market performance.
Accumulation UL	Highest early cash value potential in JH portfolio.

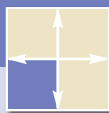
The Long-Term Care (LTC) Rider Sale

On All Single-Life Permanent Products: The client is concerned over the cost of long-term care and the potential of outliving their savings. Life insurance with the LTC rider can help cover both needs at a lower price, leverages clients' assets and adds value — if the client "doesn't use it, they do not lose it."



LTC
RIDER

SHORT-TERM NEED



PRODUCT	STORY
Term 10, 15 & 20	Available for 10, 15, and 20-year durations. Very competitive conversion options — including ability to convert to Survivorship. ¹

GUARANTEES



The Guarantee Sale:

The client's primary concern is protecting against the downside. This can apply to the death benefit as well as cash values.

PRODUCT	STORY
UL-G SUL-G	Lifetime guaranteed death benefit protection.
Premier Life	Best guaranteed cash value growth in JH portfolio — with opportunity for even more. Guaranteed cash value often exceeds premiums paid by year 20–30.

Think about the alternatives!

Protection UL, Protection IUL, Protection SIUL and Protection VUL offer lengthy guarantees and significant upside potential.

1. Conversion is limited to any permanent product we offer to individual policy owners at the time of conversion. If the new policy includes a rider that is not in force on the term policy, evidence of insurability is required. For conversion to a survivorship product, retention and certain underwriting considerations may apply.

This material is for Institutional / Broker-Dealer use only. Not for distribution or use with the public.

Life Expectancy based on 2008 VBT Primary Table.

Loans and withdrawals will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½. Cash value available for loans and withdrawals may be more or less than originally invested.

John Hancock's Long-Term Care rider is not a Partnership Qualified product.

The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be available in some states. Maximum face amount is \$5 million with the LTC rider. The LTC rider is not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionally. The policy account

value is also reduced proportionally. There are additional costs associated with this rider. Please go to 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 Partnership for Long-Term Care 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.

John Hancock's death benefit guarantees are product specific and are intended to prevent policy default. Depending upon product type, these guarantees are offered either as a policy feature or as a rider. The durations of the guarantees may vary, and are subject to meeting policy funding requirements. Please see each product's technical guide for additional details.

MLINY070113002 07/13

John Hancock

LIFE INSURANCE