

John Hancock & The Producers Group

Working together to grow your variable sales



Partnering with John Hancock & The Producers Group

Variable Universal Life: A Growing Opportunity For Your Clients and You!

As a recognized VUL industry leader,¹ John Hancock in partnership with the The Producers Group can provide Registered Representatives access to the products, design, case management, and underwriting support necessary to increase your opportunity for success in this growing marketplace. Best of all, these resources are made available to you with zero reduction in your sales compensation — a true win-win relationship.

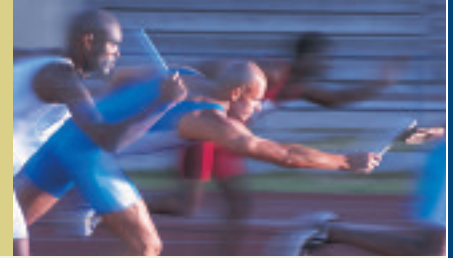
John Hancock VUL. Simply Better.

Competitive. Diverse. Versatile.

John Hancock's VUL portfolio has been designed to be highly competitive in its target market and provide real value to you and your clients. Whether your clients are looking for single life or survivorship protection, cash value accumulation potential or guaranteed death benefit protection, John Hancock's industry-leading, comprehensive variable life insurance portfolio has a product that can be tailored to meet their planned objectives.

PRODUCT (Single and Survivorship)	DESCRIPTION
Accumulation VUL/Accumulation SVUL	<ul style="list-style-type: none">• Target Market: Individual and business clients ages 35-60; attractive for those seeking supplemental retirement income and liquidity for estate taxes.• Focus: Industry-leading cash value potential and income potential; outperforms competitors in high funding scenarios; high target premiums.• Investment Options: Broad array of options, managed by leading asset managers.
Protection VUL/Protection SVUL	<ul style="list-style-type: none">• Target Market: 35-60; excellent for estate and business planning strategies, as well as for pre-retirees in 1035 Exchanges and limited-pay scenarios.• Focus: Affordable lifetime guaranteed protection plus the opportunity for cash value accumulation; extremely competitive 10-pay premiums and target premiums.• Investment Options: Simplified investment management with the Lifestyle Portfolios.

Get Started Selling VUL Today!



PLEASE NOTE: • Registered Representative's Broker Dealer must have a Selling Agreement with John Hancock.
• Broker Dealer must be licensed in solicitation states.

STEP 1 Becoming Appointed with John Hancock

- A. The Producers Group confirms Registered Representative is life and securities' licensed.
- B. Registered Representative must be appointed under the The Producers Group to do business with John Hancock.
 - The Producers Group supplies insurance company appointment paperwork to Registered Representative.
 - The Producers Group submits completed appointment paperwork to John Hancock.

STEP 2 Submitting VUL Business to John Hancock

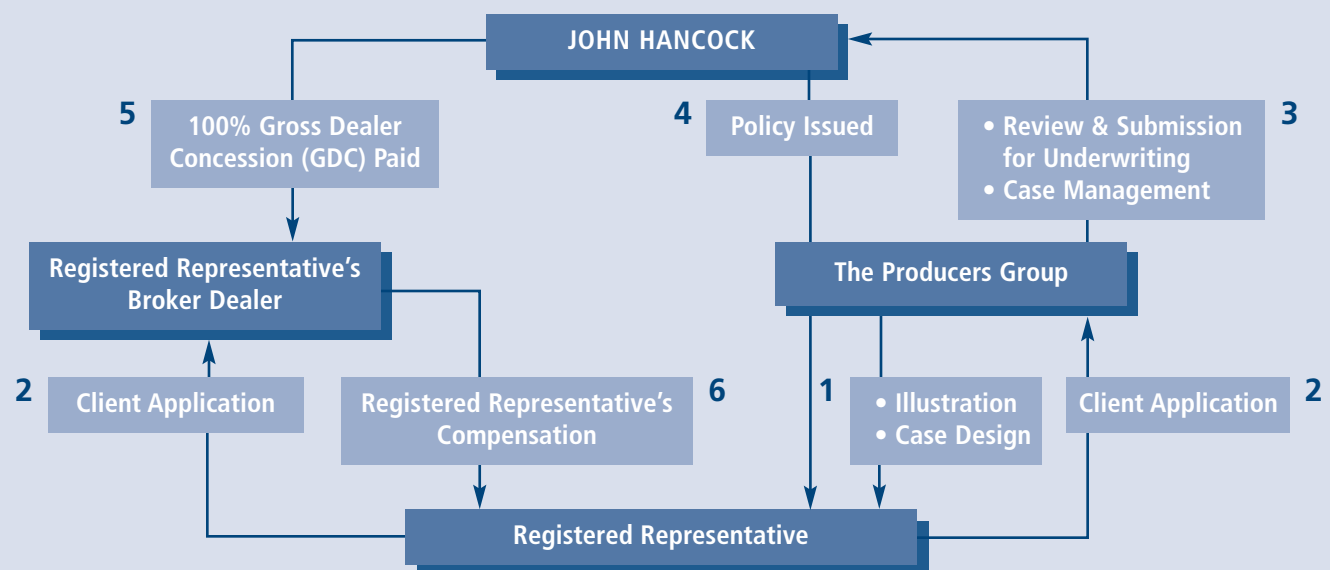
- A. Registered Representative must submit a copy of the original application to their Broker Dealer for suitability review and approval.*
- B. Registered Representative submits original application to The Producers Group for processing.
- C. The Producers Group submits application to John Hancock.
- D. The application and case are managed by The Producers Group and underwritten by John Hancock. Once approved, the policy is issued for delivery through The Producers Group.

* Special Broker Dealer handling requirements may apply. In some cases, Broker Dealer will submit original paperwork to John Hancock.

STEP 3 Compensation

Once the policy has been delivered:

- A. John Hancock pays full Gross Dealer Concession (GDC) to Registered Representative's Broker Dealer.
- B. Registered Representative's compensation is always based on the Broker Dealer rate with John Hancock.



Your compensation is not reduced through this process with The Producers Group!

For broker/dealer use only. Not for use with the public.

The Producers Group has no financial responsibility for the products of the John Hancock Life Insurance Company (U.S.A.) and the John Hancock Life Insurance Company of New York.

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.

Guaranteed product features are dependent upon the claims-paying ability of the issuer.

*Please contact 1-888-266-7498, option 2 to obtain product and fund prospectuses or if you are interested in obtaining a selling agreement with **John Hancock Distributors LLC** (for New York, contact 1-800-743-5542, option 5). The prospectuses contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company. Please advise your clients to carefully read the prospectuses which contain this and other information on the product and the underlying portfolios and consider these factors carefully before investing.*

1. Source: LIMRA International, U.S. Individual Life Insurance Sales Survey, Fourth Quarter YTD 2007 results. Sales based on annualized new premium.
2. 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.

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