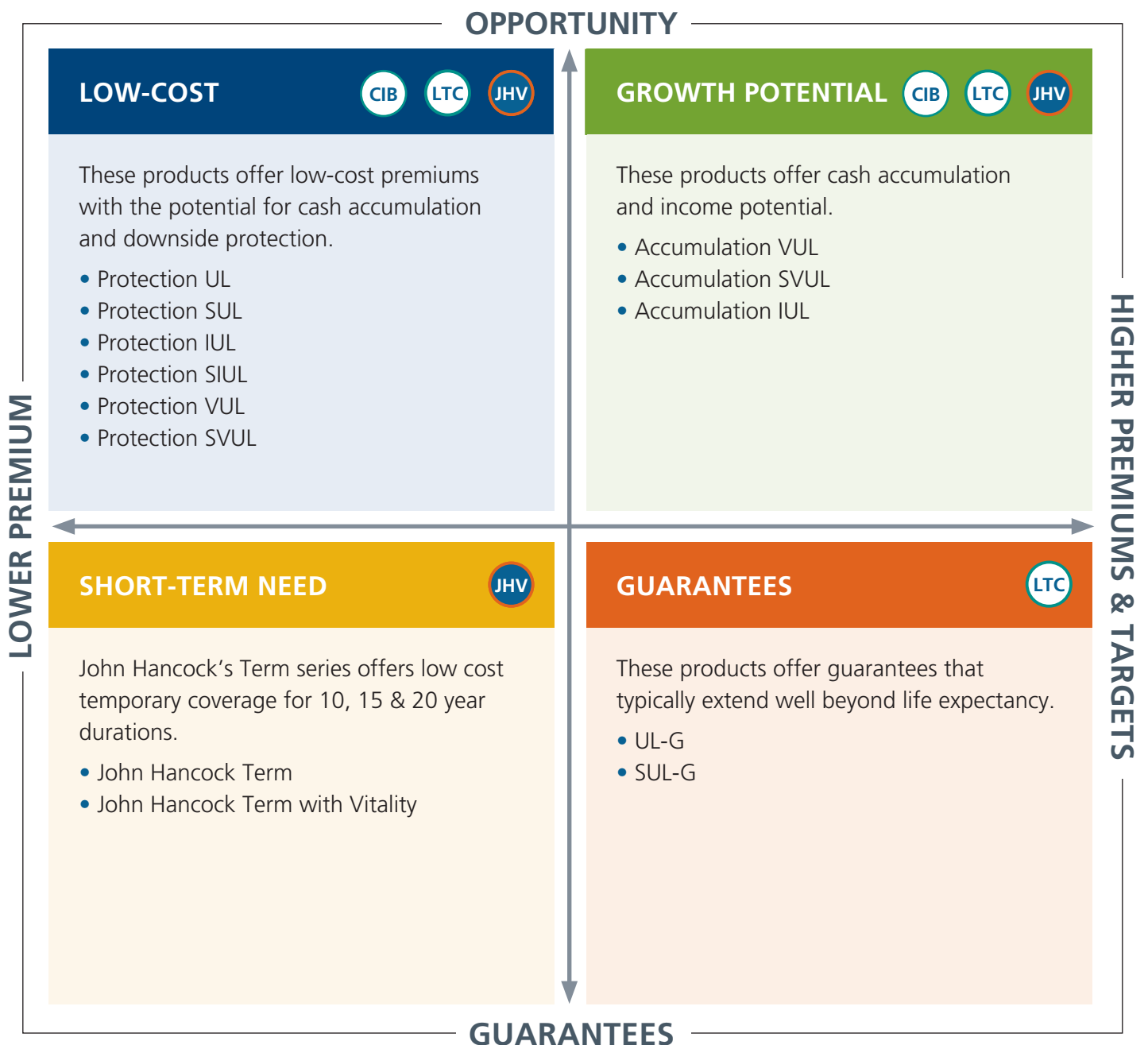


This matrix will help you determine which John Hancock product might be the most appropriate choice for a given sales scenario.

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.

LTC LTC Rider
 JHV John Hancock Vitality Program
 CIB Critical Illness Benefit Rider



Low-Cost



DID YOU KNOW?

Solving to endow offers more value for little extra cost. In many cases, solving to endow only increases the premium by less than 1%.

The Low-Cost Death Benefit Sale:

The client is looking for the most affordable premium for the most amount of death benefit. Some level of secondary guarantees often provides peace of mind.

| 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 | Low-cost death benefit, variable chassis. |

Short-Term



The Short-Term Need Sale:

The client is looking for low cost coverage.

| PRODUCT | STORY |
|--|---|
| John Hancock Term & John Hancock Term with Vitality | Available for 10, 15, and 20-year durations. Flexible conversion options. |

Growth Potential



DID YOU KNOW?

Over 70% of our cases are issued Standard Plus or better. Be sure to include better risk classes in your analysis.

The Income Sale:

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

| 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. |

Guarantees

LTC

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 | Guaranteed death benefit, limited flexibility, little cash accumulation potential. |

LTC

DID YOU KNOW?

Adding the LTC Rider can often cost less than a cup of coffee a day.

The Long-Term Care Rider Sale:

The client is concerned over the cost of long-term care and the potential of outliving their savings.

| PRODUCT | STORY |
|---|---|
| Self-Insuring | Costly, client may outlive their savings, inefficient use of assets. |
| Stand-alone life and LTC policies | Covers both needs but sets up a "use it or lose it" situation. |
| Life with Long-Term Care (LTC) rider | Covers both needs at a lower price, leverages clients' assets and adds value — if the client "doesn't use it, they do not lose it." |

CIB

DID YOU KNOW?

Nearly 40% of people will be diagnosed with some form of cancer in their lifetime.¹

The Critical Illness Benefit Rider Sale:

The client is concerned about the financial consequences associated with suffering a critical illness during their working years.

| PRODUCT | STORY |
|---|---|
| Self-Insuring | Costly, client may outlive their savings, inefficient use of assets. |
| Stand-alone life and critical illness policies | Covers both needs, but more expensive. |
| Life with Critical Illness Benefit Rider | Covers both needs at a lower price, clients can receive an additional lump-sum that's separate from the death benefit, if they are initially diagnosed with a critical illness. |

JHV

DID YOU KNOW?

Clients who participate in the John Hancock Vitality Program can save up to 15% a year.²

The John Hancock Vitality Program:

The clients' primary concern is protecting their financial future, but also intrigued by the potential to reduce their premiums and earn additional rewards and discounts from leading retailers for living healthy.

| PRODUCT | STORY |
|------------------------------|--|
| Protection Products | Significantly lower premium and earn discounts and rewards for healthy living. |
| Accumulation Products | Enhanced policy cash value and earn discounts and rewards for healthy living. |
| Term Products | Low cost short term solution with discounts and rewards for healthy living. |

1. National Cancer Institute. Cancer Statistics. March 22, 2017. <https://www.cancer.gov/about-cancer/understanding/statistics>

2. Premium savings are in comparison to the same John Hancock policy without the Vitality Program. Annual premium savings will vary based upon policy type, the terms of the policy, and the level of the insured's participation in the John Hancock Vitality Program.

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Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy and Healthy Engagement Rider.

Premium savings will apply based on the Status attained by the life insured.

John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy.

The No-Lapse Guarantee (NLG) is automatically included with Accumulation VUL, Accumulation SVUL, Protection SVUL, and Protection VUL. It guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided the NLG cumulative premium test (performed at the point of lapse) is satisfied. Once lapsed, the guarantee cannot be reinstated. The policy owner can catch-up to the NLG premium requirement - interest free - at any time during the NLG period. The NLG duration varies by issue age. See the product technical guide for additional details.

UL-G and SUL-G offer the Policy Protection Rider. The Policy Protection Rider guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided premium requirements are met. This rider may require an additional cost. Once terminated, the Policy Protection Rider cannot be reinstated. See the product guide for additional details on coverage and cost. Protection UL, Protection IUL, Protection SUL, 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 guide for additional details.

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.

The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. There are additional costs associated with this rider. The Maximum Monthly Benefit Amount is \$50,000. When the death benefit is accelerated for long-term care expenses it is reduced dollar for dollar, and the cash value is reduced proportionately. Please go to www.jhsaleshub.com to verify state availability.

The Critical Illness Benefit Rider provides a one-time lump sum benefit for covered critical illnesses subject to eligibility requirements. The benefit will not be paid for critical illnesses initially diagnosed before the rider effective date or during the waiting period. See the product producer guide for additional details. The rider is not available in all states and state variations may apply. This rider is not available on Survivorship products.

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.

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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