



New John Hancock Term Series to Launch on April 1, 2009

March 13, 2009

Financial markets remain turbulent, and in this environment, we believe that financial strength and product flexibility are more important than ever to our customers. With this in mind, we are increasing premiums on our term insurance product portfolio while retaining the existing product right to convert to any product in our industry-leading permanent life insurance portfolio in the future.

John Hancock Term ('09):

- Is most competitive for males in the two best risk classes at Death Benefits of \$3,000,000 and higher for Term 10 and 15
- Price increases average 4% to 9%
- Continues to offer the Conversion Extension and Total Disability Waiver riders
- Continues to allow conversions to any John Hancock permanent product

Transition Rules

John Hancock Term ('09) is approved in all states and will be available on JH Illustrator on April 1, 2009. All pending John Hancock Term ('07) cases must meet the following mandatory requirements and be issued by April 30th.

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|----------------|---|
| April 8, 2009 | New Business must receive a quote and have issued a tentative underwriting offer on the policy/product |
| April 24, 2009 | New Business must have issued a final underwriting offer and received all issue requirements including the signed application on the policy/product |
| April 30, 2009 | Mandatory policy issue deadline for the Term ('07) series |

Illustration Systems

John Hancock Term ('07) will be removed from JH Illustrator and JH Illustrator Express on April 1, 2009.

Contact

If a John Hancock Term ('07) quote for pending New Business is needed between April 1 and April 30, please contact our National Sales Support Group at 1-888-266-7498, option 2.

For Agent Use Only. This material may not be used with the public.

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.

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.

www.jhsalesnet.com

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