



John Hancock

CONSUMER GUIDE

PROTECTION

JOHN HANCOCK TERM

Take center court with low premiums
and guaranteed protection



INSURANCE PRODUCTS:		
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Federal Government Agency	

When making plans to ensure your future financial security, remember to ask yourself some tough questions about the challenges that life can present.

“*Would my family have enough money to maintain our lifestyle if I should die unexpectedly?*”

“*Would mortgage payments be covered?*”

“*How would lost income or services be compensated?*”

“*Would my children have enough money to handle tuition payments down the road?*”

“*Could my family avoid dipping into savings or taking out loans?*”

“*I own my own business — would it be able to carry on in the event of my untimely death?*”

Fortunately, there's an easy way to meet these challenges. Term life insurance can offer you a way to be certain that your loved ones will have the necessary resources if they're ever forced to go on without you.

Affordable protection now...

Every day you take steps to care for and safeguard those you love, planning both for today and the future. However, what if something unexpected were to happen to you along the way? John Hancock Term offers you an affordable way to help prevent financial hardship in the event of your untimely death.

Term life insurance is straightforward: you obtain coverage for a specific time period defined in your policy, and you simply pay a premium for that length of time.

What's more, John Hancock Term offers you the flexibility to address your future needs if your goals change. The policy includes a conversion option¹ that allows you to transition to one of our comprehensive universal, indexed or variable life insurance policies — without additional underwriting, even if your health has deteriorated. We have permanent products that can be tailored to meet your specific goals whether you are focused on affordable coverage or cash value accumulation potential. And you have the added assurance that all our products are backed by the financial strength of John Hancock.

Take a look at the valuable features and riders John Hancock Term offers you:

Your Choice of Term Length and Coverage

Customize your policy to meet your coverage needs, selecting from a 10-, 15- or 20-year term, and a death benefit of \$100,000 or more.

Locked-in Level Premiums

Your premiums are locked in for the length of your policy, i.e., 10, 15 or 20 years. Premiums will not increase during this period — guaranteed.

Guaranteed Option to Convert to Permanent Coverage¹

You can exchange your term policy for one of our permanent policies during the conversion period, without additional underwriting, even if your health deteriorates.

Guaranteed Coverage

The death benefit you choose is level and guaranteed not to change for the term of the policy.²

...flexibility for tomorrow

Total Disability Waiver Rider³

If you are disabled for six months or more, this benefit waives your annual premium for the duration of your covered disability or for the remainder of your premium payment period.⁴

Accelerated Benefit Rider³

You can broaden the protection of your term life insurance policy with this feature, which allows you to access a portion of the death benefit proceeds if you become terminally ill.⁵

Conversion Extension Rider^{1,3}

You can extend the normal conversion period to the lesser of the level-premium period or attained age 70 without additional underwriting.

WHY JOHN HANCOCK?

Underwriting Expertise — John Hancock's progressive, competitive and flexible underwriting guidelines can result in the best possible decision for you.

Focus on Service — John Hancock has an ongoing focus on service, including offering several online tools that make managing your life insurance policy as easy as possible.

Financial Strength — With over 150 years of experience, John Hancock offers the financial strength and stability that you'll no doubt want in a financial partner when you're purchasing a product with a long-term obligation, such as life insurance.

Access to Financial Professionals — John Hancock's life insurance products are offered through an extensive network of experienced financial professionals from a variety of firms across the country. They can help you evaluate your goals and choose the life insurance product that's right for you.



MANY RECOGNIZE THE NEED — IT'S TIME TO ACT!

- 80% of Americans say that life insurance is something most people need⁶
- Only 45% of women and 48% of men own an individually purchased policy⁷
- The average monthly child care cost in a daycare center is \$972, and for a nanny it is \$2,167 to \$3,033⁸
- The expected cost for a four-year, private education could jump to a total of \$431,707 by 2034⁹

Strength. Stability. **John Hancock.**

John Hancock's strong ratings, as judged by the major rating agencies, are a comprehensive measure of the company's financial strength and stability. This is important because these financial ratings reflect the life insurance company's ability to pay claims in the future. With over 150 years of experience, John Hancock offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents, and distribution partners.

Contact your financial advisor for more information and a personalized product illustration. You can also visit the John Hancock consumer website at www.johnhancockinsurance.com to learn more.

1. Conversion is limited to policies offered 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 survivorship products, retention and certain underwriting considerations may apply. Unlike term insurance, variable universal life insurance has fluctuating returns and death benefits, and because variable universal life insurance policies offer investment options, there are investment fees in addition to the cost of maintaining an insurance policy.
2. Guaranteed product features are dependent upon the claims-paying ability of the issuer.
3. 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.
4. In the event of total disability, the Total Disability rider waives the premium, up to a \$5,000 per month maximum. Rider available to issue age 55, \$5,000,000 maximum face amount on all policies. If disability occurs before age 60, premiums are waived until recovery or the termination of the contract, whichever is earlier. If disability occurs between ages 60 and 65, premiums are waived until the earliest of contract termination, recovery or age 65. The cost for this rider is based on the insured's age at issue and the face amount.
5. The Accelerated Benefit rider provides a "living benefit" if the insured is certified to be terminally ill. Benefits may be taxable under current law. Policy must be owned by the insured. Insureds should consult their personal tax advisors regarding the tax implications of benefits received under the Accelerated Benefit rider. This provision allows the insured to receive up to 50% of the death benefit of the contract available, to a maximum of \$1 million. The remaining death benefit is reduced by one year's interest at current loan rate on the benefit paid.
6. Life Happens and LIMRA Insurance Barometer Study, 2014
7. LIMRA, U.S. Consumers Today, Women and Men, 2014
8. Babycenter.com, "Childcare Options: Pros, Cons, and Costs," March 2013
9. jhinvestments.com, College Savings Planner Calculator

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. www.johnhancockinsurance.com

Policy Form Series:

ICC16 2016TERM, 2016Term

Rider Form Series:

ICC14 15TERMCER, 2015TERMCERxx

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S134-1

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