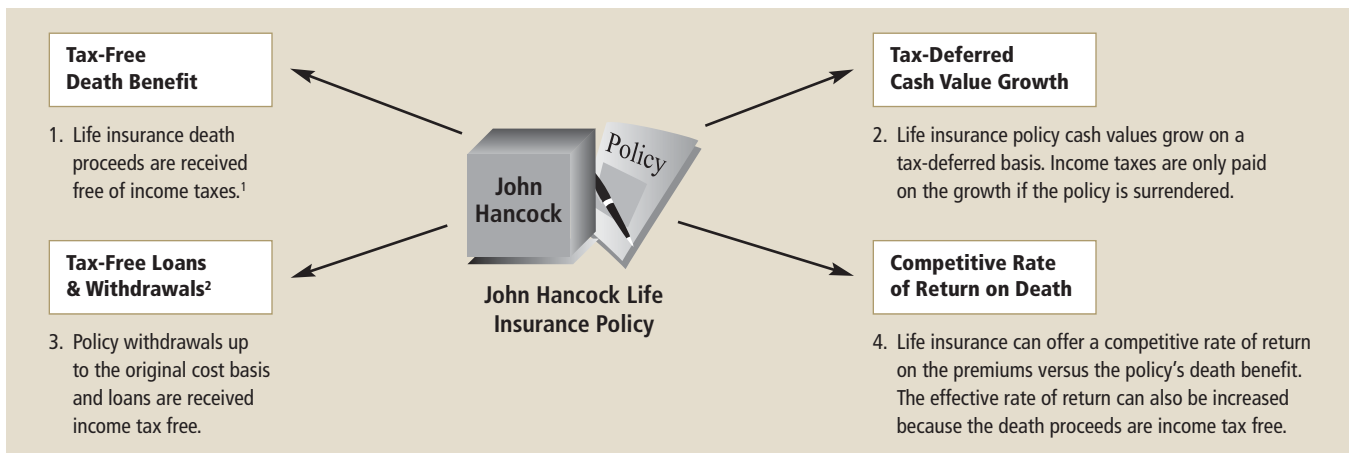


Life Insurance Solves a Variety of Needs

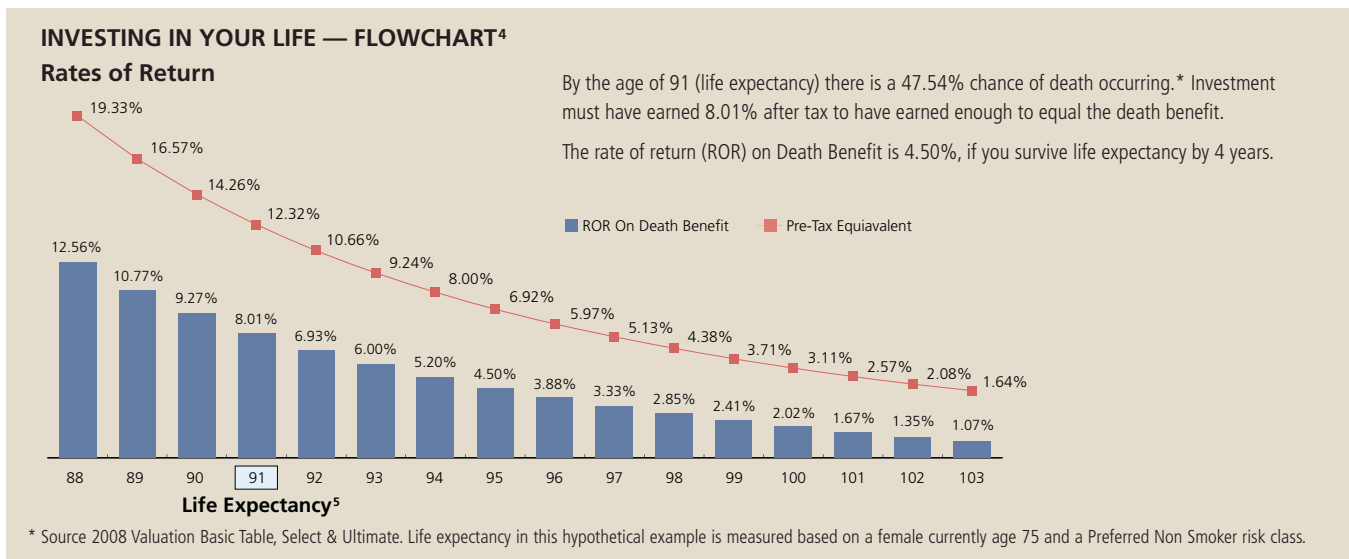
- Pays off a mortgage
- Replaces lost salary
- Pays estate, capital gains and income taxes
- Equalizes inheritance
- Provides cash to transfer a business interest
- Serves as a savings vehicle
- Can replace lost wealth
- Provides survivor income

A Permanent Life Insurance Policy Provides Tax Advantages



The information contained in the chart is a hypothetical depiction of a rate-of-return scenario involving life insurance, and the figures are based on the underlying assumptions contained therein. Actual results may be more or less favorable.

Life Insurance Offers a Competitive "Rate of Return"³ on the Premiums Paid



Life insurance is self-completing — providing CASH to a family EXACTLY when it is needed.

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1. Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income tax purposes. There are a few exceptions such as when a life insurance policy has been transferred for valuable consideration. No legal, tax or accounting advice can be given by John Hancock, its agents, employees or registered representatives. Prospective purchasers should consult their professional tax advisor for details.
 2. 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 premiums paid.
 3. The IRR on death benefit is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the net death benefit of the policy.
 4. The data shown is taken from a hypothetical product illustration for a John Hancock Protection UL-G 09 policy on a Female, age 75, Preferred Non Smoker risk class for \$426,070 of death benefit coverage for \$13,000 of ongoing annual premiums until age 100. This example assumes that these annual premiums are paid when due. The hypothetical rate of return (ROR) is calculated based on cumulative premiums paid to life expectancy and assuming a net death benefit of \$426,070 paid at life expectancy. Life expectancy, age 91, has been calculated based on the Valuation Basic Table 2008 (VBT 2008) for a Female who is age 75 and a Preferred Non Smoker risk class today. The after-tax figure of 8.01% assumes a 35% income tax rate. The hypothetical rates of return illustrated assume that no policy loans or withdrawals are taken for the life of the policy.
 5. The data in the hypothetical grid assumes the use of the 2008 Valuation Basic Table, Select & Ultimate, for life expectancy (LE). LE tables are based on actual mortality experience collected from sources such as life insurance companies and the Social Security Administration. This table assumes that underwriting has no significant impact on mortality rates. As used in this presentation, LE tables show both the average age at death based on an insured's current age, as well as the average probability of death by a certain year.

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