

John Hancock Term 20 – Climbing the Charts

We've made significant improvements to our rates for Term 20! Take a look at our new rankings!

John Hancock is most competitive for:

- Males, age 35-60
- Top 3 risk classes
- Face Amounts of \$500,000 and above

NEW 20 YEAR TERM COMPETITIVE RANKINGS OF JOHN HANCOCK'S PREMIUM VERSUS 20 LEADING TERM CARRIERS

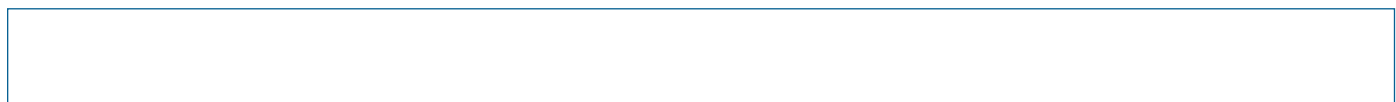
MALES, AGES	\$500,000			\$1,000,000			\$3,000,000		
	SUPER PREFERRED	PREFERRED	STANDARD PLUS	SUPER PREFERRED	PREFERRED	STANDARD PLUS	SUPER PREFERRED	PREFERRED	STANDARD PLUS
35	6	5	4	5	2	3	1	1	1
40	4	3	4	2	3	3	1	1	1
45	3	5	4	4	3	4	2	2	1
50	4	3	4	4	4	4	1	1	1
55	4	4	4	4	4	3	3	2	1
60	5	6	6	7	6	5	2	4	3

This comparison was derived from an internal analysis of company quotes for John Hancock and the following 20 other companies: American General, American National, AXA, Banner, Guardian, Lincoln, MetLife, Minnesota Life, Mutual of Omaha, Nationwide, New York Life, North American, Pacific Life, Penn Mutual, Protective, Principal, Prudential, Symetra, Transamerica and Voya. Competitor information was current and accurate to the best of our knowledge as of March 2016. This comparison cannot be used with the public. Personalized policy quotes should be presented and discussed with your clients prior to the purchase of any policy.

PERCENTAGE REDUCTION IN PREMIUM COMPARED TO JOHN HANCOCK TERM 2015

MALES, AGES	\$500,000			\$1,000,000			\$3,000,000		
	SUPER PREFERRED	PREFERRED	STANDARD PLUS	SUPER PREFERRED	PREFERRED	STANDARD PLUS	SUPER PREFERRED	PREFERRED	STANDARD PLUS
35	-20%	-13%	-2%	-28%	-16%	-0%	-27%	-21%	-6%
40	-27%	-19%	-11%	-32%	-18%	-6%	-33%	-25%	-10%
45	-17%	-10%	-0%	-17%	-12%	-1%	-4%	-15%	-2%
50	-19%	-18%	-2%	-23%	-14%	-1%	-19%	-17%	-3%
55	-19%	-19%	-1%	-20%	-13%	-1%	-2%	-2%	-2%
60	-18%	-23%	-1%	-16%	-16%	-4%	-12%	-12%	-1%

This is a comparison between John Hancock's Term 2016 product to its older Term 2015 product. This was derived from an analysis of current company quotes.



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Insurance policies and/or associated riders and features may not be available in all states.

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