

SPOTLIGHT

YOUR SOURCE FOR THE LATEST JOHN HANCOCK INSURANCE NEWS

The *All New* Protection IUL now approved in California!

With competitive premiums, cash value growth potential, and the John Hancock Vitality Program, the new Protection IUL provides more sales opportunities for you and more value for your clients.

- Broadly improved premium solves
- Strong downside protection in lower return years
- Enhanced indexed account suite, with higher guaranteed multipliers beginning in year one
- Competitive no-lapse guarantee durations
- The John Hancock Vitality Program -- now available up to issue age 90



[Learn More About Protection IUL](#)



**LEAVE THE
COMPETITION BEHIND!
NEW PROTECTION IUL**

LOWER PREMIUMS. CASH VALUE GROWTH. POWERFUL LIVING BENEFITS.

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.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595 .

MLINY121718046