



John Hancock's Survivorship Term

John Hancock's Survivorship Term is designed to meet estate planning needs of the "asset rich" but "cash poor" segment of the affluent market. Survivorship Term provides:

- Low-cost term coverage
- Security of a guarantee
- Certainty of convertibility
- A brand clients know and trust

The following hypothetical example demonstrates how John Hancock's Survivorship Term can be an ideal solution to meet Joe and Sally's estate planning needs.

CASE STUDY

Clients: Joe (45) and Sally (45)

Assets: \$2,000,000 estate

Needs: Death benefit protection

Wants: Preserve their assets

Joe and Sally, both age 45 Preferred Non Smokers, are in need of \$2,000,000 in death benefit coverage. The initial annual premium of \$1,300 is well within their budget constraints and is several times less expensive than permanent coverage. This provides them with guaranteed coverage until their cash flow allows them to convert to a John Hancock permanent survivorship policy. John Hancock's Survivorship Term's low cost and convertibility make it the right choice for Joe and Sally.

Key Features & Benefits:

- Available coverage for up to age 90
- Policy duration up to 10 years
- Conversion options to any John Hancock permanent survivorship products

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

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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.

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