

The Key to Life SERIES

Protection MAX

Income for Retirement...Income Protection for Family... Guaranteed Income for the "Whole of Life" and Beyond

Consider this example: By age 95, over double what was put into the John Hancock Protection Whole Life policy is taken out as income! Take a look...

Year	Age	Annualized Quarterly Premium	Cumulative Premium	Annual Income Taken	Cumulative Gross Income Taken*	Guaranteed Net Cash Surrender Value	Guaranteed Net Death Benefit
1	36	\$5,000	\$5,000	\$0	\$0	\$0	\$569,765
10	45	\$5,000	\$50,000	\$0	\$0	\$48,185	\$569,765
20	55	\$5,000	\$100,000	\$0	\$0	\$136,875	\$569,765
30	65	\$5,000	\$150,000	\$0	\$0	\$261,289	\$569,765
31	66	\$0	\$150,000	\$11,267	\$11,267	\$258,080	\$545,196
35	70	\$0	\$150,000	\$11,267	\$56,335	\$242,875	\$454,236
40	75	\$0	\$150,000	\$11,267	\$112,670	\$217,958	\$354,657
45	80	\$0	\$150,000	\$11,267	\$169,005	\$185,294	\$267,387
50	85	\$0	\$150,000	\$11,267	\$225,340	\$144,315	\$189,266
55	90	\$0	\$150,000	\$11,267	\$281,675	\$96,138	\$117,567
60	95	-	\$150,000	-	\$338,010	\$42,874	\$50,035

Male, Age 35, Preferred Non Smoker: \$5,000 Annualized Premium for \$569,765 face amount on John Hancock Protection Whole Life (PWL). Annual Income from policy begins in year 31, age 66 and lasts to age 95. Net Death Benefit available at age 95 and thereafter is \$50,035, assuming no further withdrawals or loans. Insurance data shown is taken from a hypothetical illustration.

* Taxes apply to partial surrenders that exceed cumulative premiums paid.

What would the Rates of Return on premiums be? Take a look...

Year	Age	Cumulative Premium	Cumulative Gross Income Taken*	Guaranteed Net Cash Surrender Value	IRR on Cash Surrender Value	Guaranteed Net Death Benefit	IRR on Death Benefit
1	36	\$5,000	\$0	\$0	-100.00%	\$569,765	11295.30%
10	45	\$50,000	\$0	\$48,185	-0.67%	\$569,765	42.74%
20	55	\$100,000	\$0	\$136,875	2.90%	\$569,765	14.74%
30	65	\$150,000	\$0	\$261,289	3.37%	\$569,765	7.63%
31	66	\$150,000	\$11,267	\$258,080	3.36%	\$545,196	7.15%
35	70	\$150,000	\$56,335	\$242,875	3.32%	\$454,236	5.68%
40	75	\$150,000	\$112,670	\$217,958	3.26%	\$354,657	4.53%
45	80	\$150,000	\$169,005	\$185,294	3.18%	\$267,387	3.84%
50	85	\$150,000	\$225,340	\$144,315	3.10%	\$189,266	3.42%
55	90	\$150,000	\$281,675	\$96,138	3.04%	\$117,567	3.17%
60	95	\$150,000	\$338,010	\$42,874	3.00%	\$50,035	3.04%

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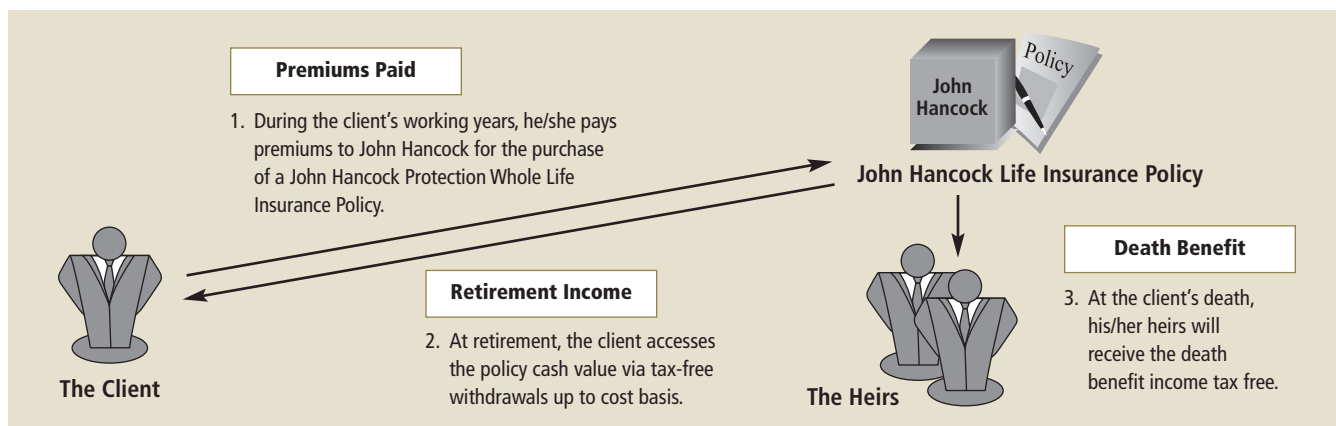
The Rate of Return (ROR) on death benefit is equivalent to an interest rate at which the amount equal to the illustrated premiums could have been invested outside the policy to arrive at the net death benefit of the policy.

What are the alternatives? Take a look...

Reason	Life Insurance	Taxable Investments	Qualified Plan/Traditional IRA	Roth IRA	Municipal Bonds
Tax-Favored Withdrawals	Yes	No	No	Yes	Yes
Tax-Deferred Accumulation	Yes	No	Yes	Yes	Yes
Tax-Free Death Benefit	Yes ¹	None	None	None	None
Unrestricted Access and No Penalties	Maybe ²	Yes	No	No	Yes
Contribution Limits	No ³	No	Yes	Yes	No
Cost of Insurance Charges	Yes	No ⁴	No	No	No
Market Risk	No	Yes	Yes	Yes	Yes

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. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. 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. Withdrawal of policy values in excess of the owner's investment in the contract can cause recognition of gain (to the extent of gain) for income tax purposes. Furthermore, while an owner generally may borrow against a life insurance policy without immediate income tax consequences, a lapse or surrender of a policy against which loans are outstanding may also cause the owner to recognize policy value in excess of basis.
3. For every life insurance policy, there is a minimum premium at any given time the payment of which is necessary to keep the policy in force. Premiums may be paid in excess of this amount which may have the effect of reducing future necessary minimum payments. However, excessive advance funding of a life insurance policy can result in the policy being treated as a modified endowment contract, which would be subject to significantly different tax treatment than other life insurance policies.
4. If the underlying investment is a deferred annuity, cost of insurance charges and/or withdrawal penalty may apply.

Protection MAX in a Nutshell



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