



The combo sale: Maximizing \$500/month with term and permanent insurance

With our newly reduced term rates, you can now offer your clients \$1.5M in coverage for just \$500 a month with an [innovative combination of John Hancock term and permanent protection](#). For example, a 38-year-old female, Preferred, could purchase:

- \$1.4M Vitality Term (15-year) at \$55.68/month
- \$100K Accumulation IUL (max-funded) at \$394.33/month

Benefits of this strategy:

- **Cost-effective protection:** Offers insured peace of mind that family and income are protected in case of unexpected death during working years
- **Cash value growth:** By year 13, the projected cash value equals total premiums paid; by year 28, it's projected to more than double the total premiums paid
- **Retirement income:** Insured may receive tax-free distributions from the Accumulation IUL policy of \$28,894 annually for 20 years, from ages 68 to 87
- **Significant benefit:** If insured passes at age 87, **the total combined benefit could be \$621,705 — over four times the premiums paid**

[Explore the details](#)



*At illustrative rates. 6.86% in the high capped index account.

FOR AGENT USE ONLY. THIS MATERIAL MAY NOT BE USED WITH THE PUBLIC.

For AIUL, this is a supplemental illustration. Not all benefits and values are guaranteed. The assumptions on which the non-guaranteed elements are based are subject to change by the insurer. Actual results may be more or less favorable.

For Vitality Term, the data shown is taken from an illustration.

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

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 59 1/2.

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 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLI031425022-1