



John Hancock

LIFE INSURANCE

TECHNICAL GUIDE

PROTECTION

JOHN HANCOCK ONE-YEAR TERM

FOR AGENT USE ONLY.
NOT FOR USE WITH THE PUBLIC.

Overview

One-Year Term (OYT) is a one year term insurance product. The insured pays a premium for one year only. If the insured dies within the first and only policy year, the death benefit will be paid. If the insured survives past the first year, the policy expires. There are no commissions, renewal options or conversion features. In order to renew on an attained age basis, the insured would have to repeat the entire application process, including underwriting.

Facts At-A-Glance

PRODUCT DESIGN	ONE-YEAR TERM
Type of Contract	1 Year Guaranteed Level Premium Term
Banding	None
Riders	None
Minimum Issue Age	25
Minimum Face Amount	\$10,000
Maximum Face Amount	Based on Issue Age Retention Limits
Risk Class	Standard Only (Rates are Unisex and Unismoke) <ul style="list-style-type: none">▪ Product is not available to Substandard risks
Conversion Options	None
Renewable Options	None
Policy Fee	\$0
Mode	Annual only, premium is due prior to issue

Market Applications

Common uses for John Hancock's One-Year Term to satisfy insurance needs include; an insurable need exists for one year or less, life insurance coverage during temporary cash flow issues, one-year key person, coverage while determining a permanent contract, waiting for an estate to be settled, and temporary coverage when changing jobs.

One-Year Term Rates

Annual Rates Per Thousand											
Unsmoke & Unisex Basis											
Attained Age	Rates	Attained Age	Rates	Attained Age	Rates	Attained Age	Rates	Attained Age	Rates	Attained Age	Rates
25	0.38	41	0.47	57	1.30	73	6.30	89	32.24	105	198.55
26	0.38	42	0.49	58	1.45	74	6.88	90	35.58	106	218.41
27	0.38	43	0.52	59	1.60	75	7.65	91	41.00	107	240.25
28	0.38	44	0.55	60	1.77	76	8.29	92	44.82	108	264.28
29	0.38	45	0.59	61	1.94	77	9.17	93	48.77	109	290.71
30	0.38	46	0.62	62	2.11	78	10.08	94	52.62	110	319.78
31	0.39	47	0.66	63	2.31	79	11.01	95	57.84	111	351.76
32	0.40	48	0.70	64	2.53	80	11.95	96	64.00	112	386.94
33	0.41	49	0.74	65	2.75	81	12.96	97	70.37	113	425.63
34	0.41	50	0.79	66	3.00	82	14.17	98	77.38	114	468.19
35	0.41	51	0.84	67	3.29	83	15.64	99	84.07	115	515.01
36	0.41	52	0.89	68	3.64	84	17.03	100	91.28	116	566.51
37	0.42	53	0.95	69	4.03	85	18.38	101	99.61	117	624.32
38	0.43	54	1.01	70	4.52	86	21.35	102	109.17	118	695.74
39	0.44	55	1.08	71	5.11	87	24.57	103	120.09	119	772.88
40	0.45	56	1.17	72	5.70	88	28.11	104	132.50	120	861.17

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

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

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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