



## John Hancock Term's Conversion Option. Real Choice.

John Hancock Term ('09) policies contractually allow conversion to “any permanent policy of insurance offered for sale by the Company or one of its affiliated companies.” This clarity of benefit is in contrast to many competitors’ policies whose conversion option is contractually limited to “policies available for conversion” or a “new permanent policy which is acceptable to the company at the time of conversion.”

As important as the conversion option is the company that backs it. Here, John Hancock has the advantage. John Hancock’s financial strength ratings are among the highest of all the major term carriers.

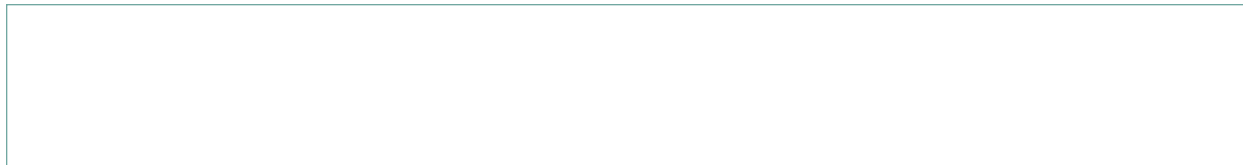
Company	Contractually allows conversion to any permanent product	Financial Strength Ratings*				Comdex
		A.M. Best	Fitch Ratings	Standard & Poor's	Moody's	
John Hancock	√	A++	AA	AA+	Aa3	96
Banner		A+	N/A	AA-	N/A	95
AXA	√	A+	AA-	AA	Aa3	94
Principal		A+	AA-	AA-	Aa3	93
Transamerica		A	AA	AA-	A1	90
ING		A	AA-	AA-	A1	89
American General		A	AA-	A+	A1	87
Lincoln		A+	A+	AA-	A2	86
Prudential	√	A+	A+	AA-	A2	86
West Coast		A+	A+	AA-	A2	86

Competitor financial strength ratings are current and accurate to the best of our knowledge as of May 1, 2009. These ratings are subject to change and apply to the companies as a measure of their ability to honor the death benefit and life annuitization guarantees, but not specifically to their products, the performance of these products, the value of any investment in these products upon withdrawals, or to individual securities held in any portfolio. Individual issuing companies are separately responsible for satisfying their own financial and contractual obligations.

If you have clients who are not currently in a position to fund a permanent solution to their life insurance needs, you can still offer them the security of a John Hancock guarantee – with the certainty of convertibility to one of the most competitive life insurance portfolios in the industry.

**\* Financial Strength Ratings**

Ranking out of total ratings for agency	A.M. Best's ratings: Reflect a company's ability to meet ongoing obligations. (15 Ratings)		Fitch Ratings: Reflect a company's capacity to meet policyholder and contract obligations. (21 Ratings)		Standard & Poor's ratings: Reflect a company's financial security characteristics (20 Ratings)		Moody's ratings: Reflect a company's financial strength (21 Ratings)	
	Rating	Quality	Rating	Quality	Rating	Quality	Rating	Quality
1	A++	Superior	AAA	Exceptionally Strong	AAA	Extremely Strong	Aaa	Exceptional
2	A+	Superior	AA+	Very Strong	AA+	Very Strong	Aa1	Excellent
3	A	Excellent	AA	Very Strong	AA	Very Strong	Aa2	Excellent
4	A-	Excellent	AA-	Very Strong	AA-	Very Strong	Aa3	Excellent
5			A+	Strong	A+	Strong	A1	Good
6			A	Strong	A	Strong	A2	Good
7			A-	Strong	A-	Strong	A3	Good



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

**For agent use only. Not for use with the public.**

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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