



New Protection UL-G, Protection SUL-G to Launch July 13, 2009

June 26, 2009

New Protection UL-G and Protection SUL-G products — with generally higher premiums — are scheduled to launch in most states on July 13. We are providing advance notice so that you may be prepared to deal with a shorter-than-usual transition period for both products.

State Approvals and Illustration System

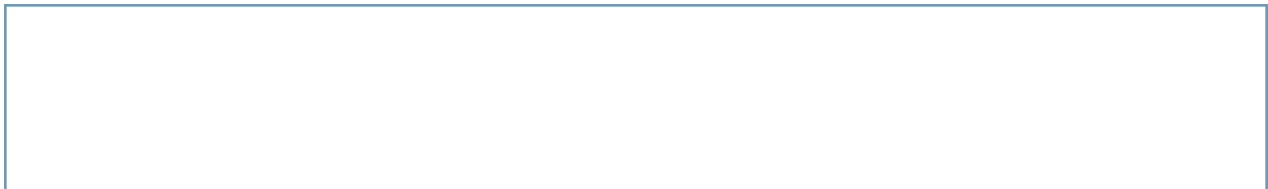
The new Protection UL-G and Protection SUL-G are now approved in most states. The new products will be available on the July 13 release of JH Illustrator Version 5.2 (July 2009).

Transition Rules

Applications for Protection UL-G (09) and Protection SUL-G (08) will continue to be accepted until July 31, 2009 provided the following requirements are received in our Life New Business and Underwriting Department:

- An illustration, and
- An application or tentative underwriting offer.

All pending Protection UL-G (09) and Protection SUL-G (08) applications must complete the formal underwriting process and be issued by September 14, 2009.



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

Some riders may have additional fees and expenses associated with them.

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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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