



LIFE INSURANCE

Increase Rate on ROP Rider No Longer Available

February 12, 2010

The Return of Premium (ROP) rider on John Hancock's new Protection UL-G 10 and Protection SUL-G 10 does not include the optional increase rate feature. However, the optional increase rate feature will be available on Protection UL-G 09R and Protection SUL-G 09 through the transition period. Please note, the application deadline for Protection UL-G 09R and Protection SUL-G 09 is March 15, 2010 and all underwriting and administrative requirements must be complete by May 14, 2010.

Additionally, effective immediately, John Hancock is no longer accepting cases with the optional increase rate on ROP for the following products: Performance UL, Performance SUL, Accumulation UL, Accumulation VUL, Accumulation SVUL and Corporate VUL. Cases on these products that include the optional increase rate for ROP will not be allowed to go to issue, unless an illustration is already on file in Underwriting. If your case meets these criteria, and you need a revised illustration, please contact National Sales and Marketing at 888-266-7498, option 2. If you have a pending ROP case with the optional increase rate, and want to determine whether it is qualified for issue, please contact your case manager.

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

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

Please contact 1-800-827-4546 to obtain product and fund prospectuses (for New York, contact 1-877-391-3748, option 4). The prospectuses contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company. Please read the prospectuses carefully containing this and other information on the product and the underlying portfolios and consider these factors carefully before investing.

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