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# Memo

To: Our Valued Producers  
From: Jeremy Peloquin  
Date: 06-30-2009  
Re: John Hancock Rate Increase on UL-G & SUL-G

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## **Some Good News- John Hancock remains fully committed to our Guaranteed Life Products.**

We, like several of our competitors, have recently been forced to make some difficult choices. We are announcing a small rate increase on these products effective JULY 13th.

- Premium Changes-The average level pay increase is 3% for UL-G and 4% for SUL-G. Single pays will increase slightly more. There are some cells that are higher but we are also decreasing rates for the younger insureds in order to expand on our efforts to broaden our competitiveness at younger ages.
- We are also increasing, in some spots, the threshold requirement to qualify for the policy protection enhanced rider. This will result in higher premiums for cases involving first year lump sums.

### **TRANSITION RULES:**

In order to secure the "old" pricing an Illustration and either an application OR underwriting offer must be received by July 31st. All policies must be issued by September 14th. Please note that I have been told that there will be no exceptions granted to either of these dates!