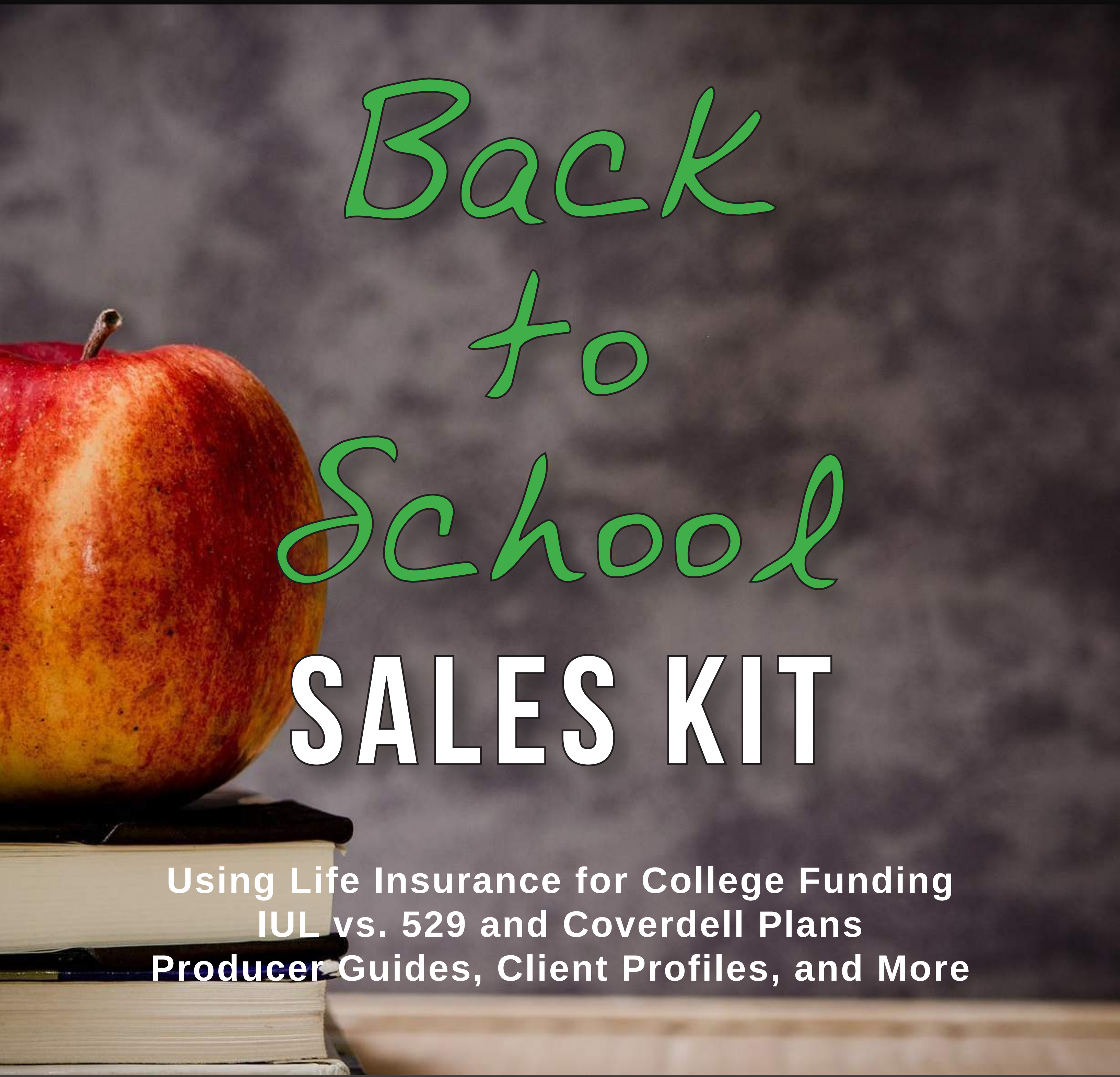
A Tool for your Success



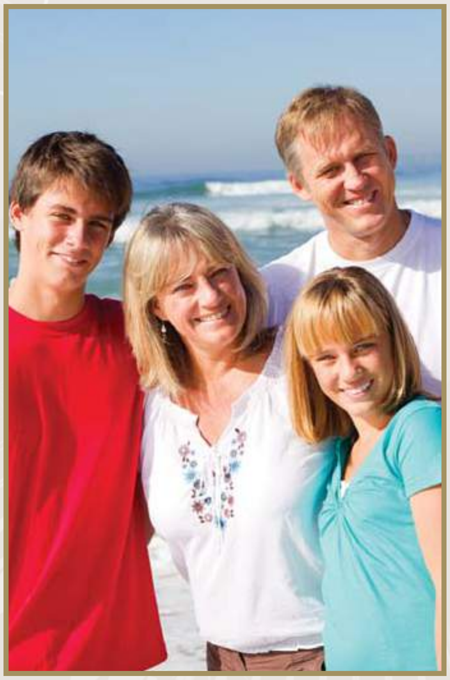
Back to School

SALES KIT

Using Life Insurance for College Funding
IUL vs. 529 and Coverdell Plans
Producer Guides, Client Profiles, and More

Brought to you by Pinney Insurance Center, Inc.
2266 Lava Ridge Court | Roseville, CA 95661 | PinneyInsurance.com

MTL INSURANCE COMPANY®
A member of the **MUTUAL TRUST FINANCIAL GROUP**



Take a closer look at Covenant II and discover why MTL is "The Whole Life Company."®

Covenant II

WHOLE LIFE INSURANCE

Saving for College During the High School Years

Covenant II is MTL Insurance Company's leading participating whole life insurance policy. Its design offers numerous options and flexibility, including saving for your child's college tuition. On average, college costs increase between five and eight percent each year*, so it is crucial to build a plan to accumulate money, even if your timeframe is short. When purchased as a single premium, Covenant II can be an attractive alternative to certain investments for college savings because it offers:

- **Guaranteed, fast-growing cash values** that accumulate tax-deferred and can be accessed by policyowners throughout their lives.
- **Non-guaranteed policy dividends** that accumulate on a tax-deferred basis and further enhance the policy's cash value.
- **The cash value in a whole life policy (such as Covenant II)** is not considered an available asset to pay for college on the FAFSA Free Application for Federal Student Aid. This can result in a larger financial aid award.

Male: Age 45/Non-Tobacco | **Initial Face Amount:** $340,533.63
Initial Annual Premium: $100,000 | **Premium Mode:** Annual | **Lump Sum**

				Non-Guaranteed			
End of Year	Age	Annual Payment	PPV**	Annual Withdrawl	Annual Dividend	Net Cash Value	Death Benefit
1	46	$ 100,000	$ 0	$ 0	$ 0	$ 96,847	$ 340,534
2	47	$ 0	$ 604	$ 0	$ 8	$ 99,597	$ 338,590
3	48	$ 0	$ 604	$ 0	$ 14	$ 102,739	$ 336,729
4	49	$ 0	$ 604	$ 11,041	$ 23	$ 94,583	$ 301,258
5	50	$ 0	$ 604	$ 11,096	$ 26	$ 86,104	$ 266,767
6	51	$ 0	$ 604	$ 10,995	$ 29	$ 77,354	$ 233,680
7	52	$ 0	$ 604	$ 10,853	$ 34	$ 68,452	$ 202,052
10	55	$ 0	$ 604	$ 0	$ 110	$ 74,657	$ 197,951

This is a Modified Endowment Contract (MEC). If you take a loan or withdraw money, the gain may be subject to income tax. You should consult with a tax expert of your choice. Illustrated values do not include waiver of premium. This is an illustration, not a contract. Version 4.71. This illustration is not intended to predict actual values. Guaranteed values are based on 4% interest rate offset by expenses and mortality charges. The non-guaranteed policy elements are not to be construed as guarantees of amount to be paid in the future.

* According to *finaid.org*
** Premium Paid from Policy Values

For an illustration that represents your age and needs, contact your MTL Insurance Company representative:

SINCE 1904
MUTUAL TRUST FINANCIAL GROUP®
1200 Jorie Boulevard • Oak Brook, IL 60523-2269

Not available in all states.

By Janice Gehrman, *Regional Vice President, West Region*
and Elizabeth Cicchetti, FLMI, ACS,
Senior Marketing Communications Specialist

Do You Have Clients Who are Worried About Paying for their Children's College Education?

Spring is the season for renewal. Birds return to our yards, flowers and trees start to bud all around us, and the grass turns green and lush. It's also the time parents of high school students start thinking about paying for college. With college tuition continuing to escalate by approximately 6% per year and almost 80% of U.S. adults reporting none or not enough life insurance to protect their loved ones, families are in urgent need of your services.* Mutual Trust offers products and services to help you serve this large, important marketplace and increase your revenue.

College planning and whole life insurance

Whole life insurance can be a powerful tool in the college planning process because while many scholarships reward merit, most financial aid is based on need. To receive financial assistance, a family or student must complete the Free Application for Federal Student Aid (FAFSA), which can be filled out online at www.fafsa.edu.gov.

The FAFSA website will guide parents through the free application process. To complete the application, they'll need their federal tax information or tax returns, including IRS W-2 information, so it's advisable for them to fill out the application after they've prepared their tax return for the previous year. Information on the application is then analyzed using the federal methodology formula which analyzes income, assets and number of children in the family to determine what the family is expected to contribute toward the student's education.

While money in stocks, certificates of deposit, bank accounts and 529 plans is factored into the formula, permanent life insurance isn't. Therefore, children whose parents have a portion of their assets in a cash value life insurance policy may have a better chance of qualifying for more financial aid than children whose parents have the same net worth and income who have not utilized the same planning technique. By helping your clients reallocate their assets, they may improve the chances that their children will become eligible for more scholarships and grants.

> "Money in stocks, CDs, bank accounts and 529 plans is factored into the federal methodology formula, but permanent life insurance isn't."

Benefits of Using Whole Life for College Planning

There are four major benefits of using whole life insurance for college planning:

- The cash value of the policy is not considered in federal financial aid calculations.
- Whole life insurance offers strong guarantees, so parents are not taking risks with their money.
- The policy's cash value can be accessed through loans or withdrawal/surrender of the paid-up additional insurance rider to pay a portion of college costs. If the policyowner doesn't use the cash value for educational funding, it can be used later to buy a house or a car, supplement retirement, or for any other purpose.
- The policy provides a guaranteed death benefit, which can be used to pay college costs if the insured dies prematurely.

*American College and LIMRA, 2013

continued on next page...

continued from previous page...

College Planning Case: The Millers

Brenda Miller is 17 years old. She is a junior in high school and has decided she wants to attend Purdue University and become a teacher. Her parents are concerned about having enough money to pay for her tuition and save for their own retirement. Their insurance advisor suggests that since several of their certificates of deposit (CDs) will soon expire, they use the money from the CDs to purchase a single pay, Covenant II participating whole life insurance policy. Brenda's father, Bill, follows the advisor's suggestions and purchases a single premium Covenant II policy. The following illustration shows how college planning helped Bill pay for Brenda's college tuition, save for his and his wife's retirement and protect his family in case he should die unexpectedly.

Male: Age 50/Non-Tobacco | **Initial Face Amount:** $278,691.20
Initial Annual Premium: $100,000 | **Premium Mode:** Annual | **Lump Sum**

** Premiuim Paid from policy values*

***Based on 28% tax bracket*

This is an illustration, not a contract. Version 4.73. This illustration is not intended to predict actual values. Guaranteed values are based on 4% interest rate offset by expenses and mortality charges. The non-guaranteed policy elements are not to be construed as guarantees of amount to be paid in the future.

				Non-Guaranteed		
End of Year	Age	Annual Payment	PPV*	Annual Withdrawl**	Net Cash Value	Death Benefit
1	51	$ 100,000	$ 0	$ 0	$ 97,051	$ 278,691
2	52	$ 0	$ 329	$ 0	$ 99,958	$ 277,791
3	53	$ 0	$ 329	$ 10,000	$ 92,790	$ 250,179
4	54	$ 0	$ 329	$ 11,060	$ 84,288	$ 220,735
5	55	$ 0	$ 329	$ 10,865	$ 75,594	$ 192,493
6	56	$ 0	$ 329	$ 10,865	$ 66,676	$ 165,433
10	60	$ 0	$ 329	$ 0	$ 75,017	$ 163,935

This is a Modified Endowment Contract (MEC). If the client takes a loan or withdraws money, the gain may be subject to income tax, plus a 10% IRS penalty prior to age 59-1/2. The client should consult with a tax expert of his or her choice. Illustrated values do not include waiver of premium.

Mutual Trust's College Planning Program

Mutual Trust's college planning program can offer you and your clients: Consumer-focused college planning materials, including a brochure and personalized product concepts designed to help educate parents on how whole life insurance can help pay for college costs. College planning software, which interfaces with Mutual Trust's Century II illustration software, so you can create informative presentations with specific illustrations to meet your clients' needs. And free online training, as well as access to a knowledgeable Sales Development Team who can help you design individual cases as well as answer questions.

As you can see, a participating whole life insurance policy like Mutual Trust's Covenant II, with its strong guarantees, early cash value, and access and liquidity to the cash value, can be a useful tool in the college planning process. Contact our Sales Development Team today at 800-323-7320, ext. 5140, to learn how we can help you increase your revenue through college planning. We have the products and materials you need to succeed in the college planning marketplace.

John Hancock
LIFE INSURANCE

Financing the Future

Supporting College Funding through Life Insurance

Individuals purchase life insurance because the death benefit can help pay off mortgages or other debts, replace salary income, pay estate taxes or equalize the inheritance left to heirs. But the benefits of life insurance extend even further than that, especially permanent life insurance that has the potential for high cash value. While cash value can often be used to supplement retirement planning, cash value can also be used to fund future college needs.

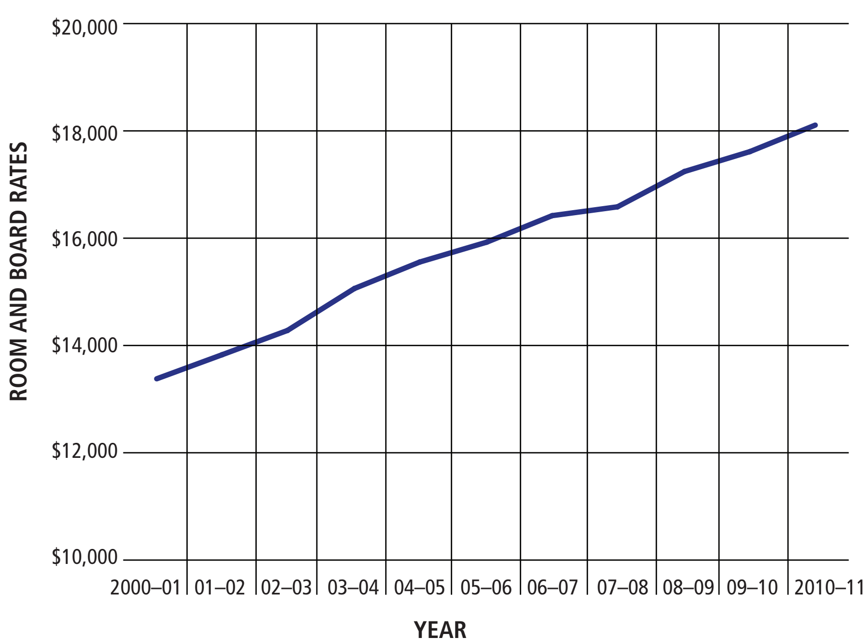
College Funding

Your client may be looking for additional ways to supplement their college funding plan in addition to the traditional funding methods available, such as 529 plans and other types of savings accounts. Perhaps they have maxed out their 529 plan contributions. Or, maybe, they are concerned that their child's objectives may change in the future and are worried about the potential tax consequences and penalties of liquidating those type of accounts. Using a permanent life insurance policy as a college funding supplement offers a flexible alternative plan. Let's start by taking a look at some of the benefits a permanent life insurance policy can provide.

How Life Insurance Can Help

First and foremost, purchasing a permanent life insurance policy provides a tax-free death benefit to a client's family. This death benefit acts as a self-completion vehicle by providing the source of funds necessary to pay for college expenses should they die prematurely. The cash value of a life insurance policy will grow tax deferred and can be accessed via tax-free withdrawals (up to basis) and loans to help supplement a child's college expenses. Should the child's objectives change in the future, the life insurance policy cash value provides the flexibility to use the funds for other purposes, such as supplemental retirement income.

Total tuition, room and board rates for full-time undergraduate students in degree-granting institutions



*Source: U.S. Department of Education, National Center for Education Statistics. (2012)

Did you know the average family pays only 46% of total college attendance with savings? The rest is supplied through borrowing, grants, loans and gifting.

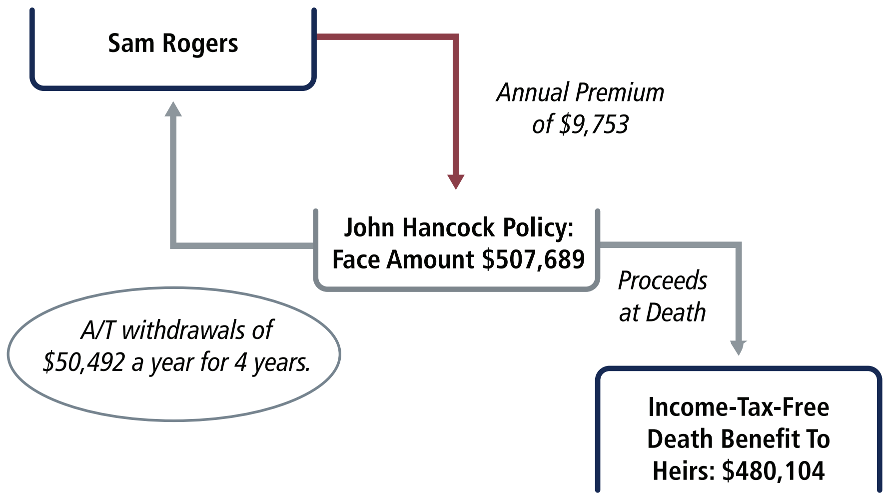
Education Costs on the Rise

Budgets may be tight for most Americans, but that hasn't stopped the rise in college and university tuitions. Unfortunately, the cost of attending college seems to rise significantly on an annual basis. In fact, according to the U.S. Department of Education, between the school years of 3000–2001 and 2010–2011, prices for undergraduate tuition, room and board at public institutions rose 42% (with private not-for-profit institutions rising 31%).

Meet Sam

Sam Rogers, age 30, Preferred Non Smoker, has one child who will be starting college in 16 years. After his annual policy review with his financial advisor, it was determined that he had a $500,000 shortfall in death benefit protection. After looking at his current college savings plan, his advisor estimated that he would have a projected annual shortfall of approximately $50,000 during his child's college years to cover the cost of tuition. Sam purchased a John Hancock Accumulation Indexed UL policy and paid annual premiums of $9,753 for 15 years at an assumed 7% Capped Indexed account rate.

How it Works at Focus Year



The result? Should something happen to Sam, his family will have $500,000 that can be earmarked for his child **INCLUDING** future college tuition. In 16 years, Sam can take distributions from the cash value to help pay for college **BUT** if his child changes his mind, he can leave the money in the policy and access it at a future time; there is no mandate that the money has to be used for college expenses.

This is a supplemental illustration. Not all benefits and values are guaranteed. The assumptions on which the non-guaranteed elements are based are subject to change by the insurer. Actual results may be more or less favorable. As the example illustrates, at the end of 15 years, Sam can take distributions to satisfy his college fund shortfall in years 16-19. Through the purchase of the policy, Sam has created the chance for both protection and opportunity for the future.

JH Solutions | Our Proprietary Planning Software

Younger clients can face a dilemma — they need to provide for their children should something happen to them, but they also want to save for their children's college education. Life insurance may help satisfy both needs. By utilizing the efficiency of a cash value life insurance policy, clients may be able to provide both a valuable death benefit for their family and accumulate tax-favored savings that can be used for college, through the same policy. Use JH Solutions (John Hancock's proprietary concept illustration software) to illustrate the new College Funding module.

Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income taxes. There are a few exceptions such as when a life insurance policy is transferred for valuable consideration.

Loans and withdrawals will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½.

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College Funding with Accumulation VUL

Helping Clients Reach Their Goals

Many parents are concerned about the rising cost of college education. While there are a variety of products in the marketplace, they need a plan that will give them the most flexibility as well as provide protection for their family should something happen to them.

Know the facts

A four-year, private education is estimated to jump to a total of $416,888 by 2034.[1]

In addition to offering a death benefit to protect against the unexpected, Accumulation VUL can offer potential tax-favored cash build up in the policy to help pay for college expenses. Clients can choose from a diversified range of underlying investment accounts that represent nearly every major asset class and investment style, or opt for the simplicity and automatic diversification offered by John Hancock's Lifestyle MVP Portfolios.

The advantages of using Accumulation VUL for college funding

More advisors are realizing that Accumulation VUL has advantages and flexibility over other types of college savings vehicles. Unlike other college savings vehicles, premiums paid into an Accumulation VUL policy have little to no limitations. Best of all, the product's potential cash value can be used for a myriad of expenses associated with higher education. For example, it can be used for travel expenses, and spending money, and is not restricted to qualified higher education costs. If the child decides to go to college, the money is there to access on a tax-favored basis. Or, if the child changes their mind and does not attend school, the cash can be used toward other future goals, such as retirement.

Understanding the difference:

Options*	Grows Tax Deferred	Tax-Free Distributions	Excluded from Financial Aid on Federal Level	No Penalty if Not Used for Higher Education
Accumulation VUL	✓	✓	✓	✓
529 Plans	✓	✓	✗	✗
UTMA/UGMA Accounts	✗	✗	✗	✓
Coverdell Education Plan	✓	✓	✗	✗
Mutual Funds	✗	✗	✗	✓

*Based on Year 2014 rules.

Achieving balance with the Lifestyle MVP Portfolios

Helping secure your clients financial goals may be easier than you think. When John Hancock's Lifestyle MVP funds are selected within an Accumulation VUL policy, you have the power to help your clients protect their assets and build wealth.

In one easy step, the Lifestyle MVP Portfolios provide immediate diversification through a single investment that can address different levels of risk tolerance. Your client simply chooses the level of risk he/she is comfortable with, then selects the corresponding portfolio, and John Hancock Asset Management (JHAM) will make the appropriate investment choices.

There are five Lifestyle MVP Portfolios (Aggressive, Growth, Balanced, Moderate and Conservative) that utilize a managed volatility approach, which seek to manage the total portfolio volatility of returns and limit the magnitude of portfolio losses.

In all, many advisors are realizing that Accumulation VUL's tax benefits, flexibility and growth potential make it a compelling solution for college funding and planning for future life events.

1. www.jhinvestments.com, College Savings Planner Calculator

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Allocating net premiums to a Lifestyle MVP Portfolio is designed to help reduce the market volatility that one may experience through the allocation of premiums to only one or a small number of investment options. There are risks associated with any investment allocation and it is possible to lose money by investing in Lifestyle MVP Portfolios.

Loans and withdrawals will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½.

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

Variable life insurance is sold by product and fund prospectus, which should be read carefully. They contain information on the investment objectives, risks, charges and expenses of the variable product and its underlying investment options. These factors should be considered carefully before investing. Product and/or product features may not be available in all states.

Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance related charges. Variable universal life insurance products are subject to market risk and are unsuitable as a short term savings vehicle. Cash values are not guaranteed and will fluctuate, and the policy may lose value.

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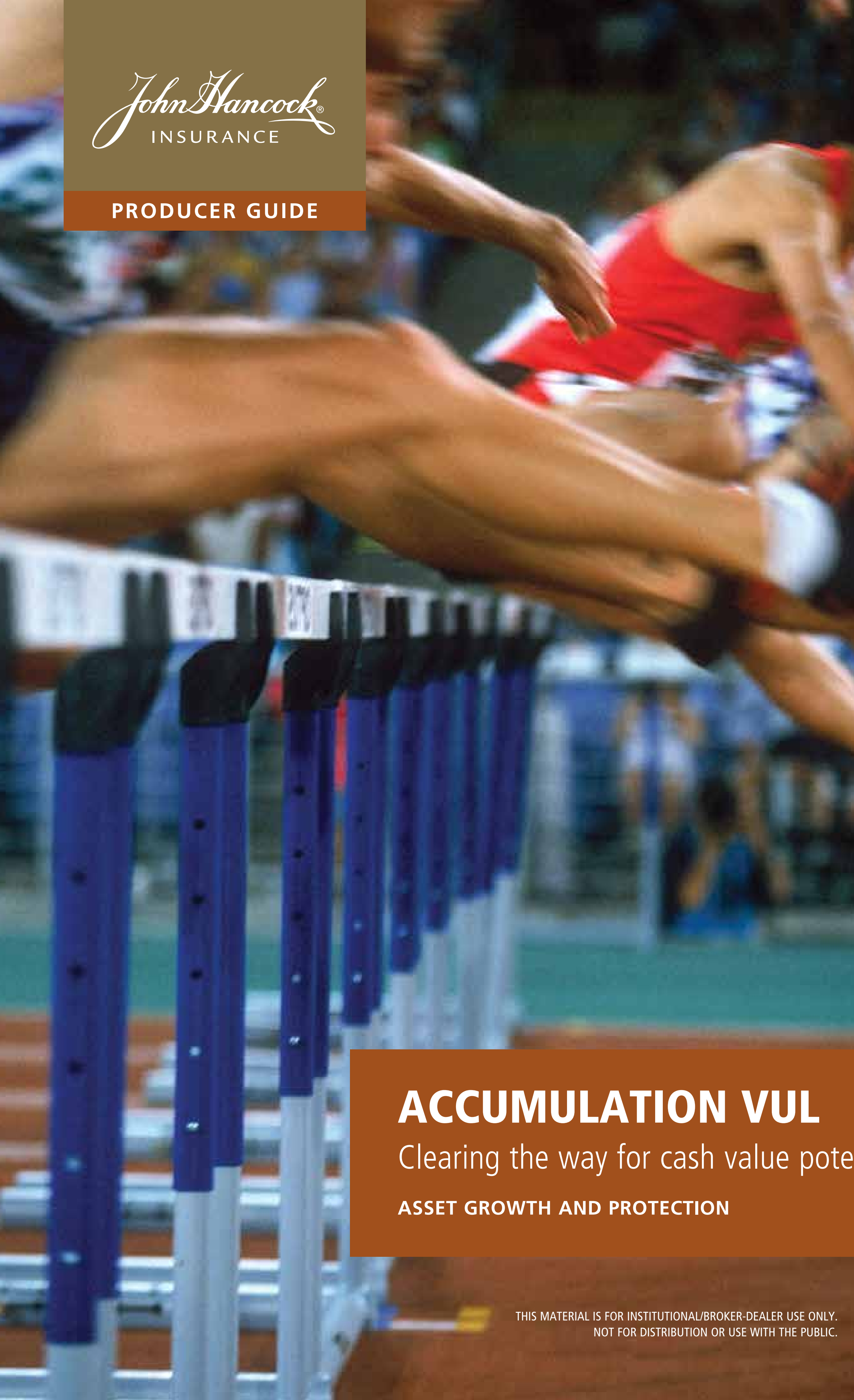

John Hancock
INSURANCE

PRODUCER GUIDE

ACCUMULATION

ACCUMULATION VUL

Clearing the way for cash value potential

ASSET GROWTH AND PROTECTION

ACCUMULATION

Accumulation VUL

Performance and Features[1]

- Excellent retirement cash value and income potential
- Broad, diversified portfolio offerings
- Rolling and competitive target premiums
- Overloan Protection rider
- Long-Term Care (LTC) rider[2]
- Competitive rolling target premiums
- Zero net cost loans
- 20-Year No-Lapse Guarantee[3]

John Hancock's Accumulation VUL is designed to be one of the best variable universal life insurance products in the industry for retirement cash values and income potential.

Policy owners can choose from approximately 60 investment accounts or opt for the simplicity and automatic diversification offered by the Lifestyle MVP Portfolios.[4]

Optional features like the Overloan Protection rider[5] keep the policy from lapsing if the policy owner incurs policy debt in excess of the Total Face Amount. John Hancock's Long-Term Care (LTC) rider provides access to the death benefit to help pay long-term care expenses.

Add competitive rolling target premiums, and Accumulation VUL becomes an essential part of John Hancock's variable universal life portfolio.

Meeting Client Needs

Accumulation VUL is designed for individual and business clients who want to accumulate significant cash values as a source of supplemental retirement income — especially those who are maximizing their contributions to qualified retirement plans and still face a possible retirement income shortfall. The policy's cash value potential and the availability of zero net cost loans make Accumulation VUL an attractive source of supplemental retirement income. It is positioned optimally for clients ages 30 to 60.

NEED

Retirement income security

SOLUTION

Extensive investment options, tax-favored growth and distribution: The opportunity to choose from approximately 60 investment accounts and the Lifestyle MVP Portfolios offers the potential to accumulate significant cash values. The policy values grow tax deferred and can be withdrawn on a tax-favored basis.[6]

NEED

Maintenance of tax-favored treatment of retirement income

SOLUTION

Overloan Protection rider: Clients who access their policy cash values for retirement income are protected from policy lapse if they inadvertently incur policy debt greater than the policy's Total Face Amount.

NEED

College planning

SOLUTION

The cash value in an Accumulation VUL policy grows tax-deferred and can be accessed via tax-free withdrawals to help pay for college expenses. And, if it turns out your client's children don't go to college, any cash value in the policy can continue to build for your client's future goals, such as retirement.

FEATURES[1]	ACCUMULATION VUL
Product Design	Flexible Premium Variable Universal Life Insurance Policy
Issue Ages	3 months–90
Risk Classes/Issue Ages Non Smoker Smoker	**Fully-Underwritten** Super Preferred 20–80 Preferred 20–90 Standard Plus 20–90 Standard 3 months–90 Preferred 20–90 Standard 20–90
Flat Extras	Flat Extras (temporary and permanent) are allowed on all fully-underwritten risk classes, except Super Preferred
Available Coverage	• Base Face Amount (BFA) • Supplemental Face Amount (SFA), available after the first policy year
Minimum Total Face Amount	$50,000
Minimum Base Face Amount (BFA)	$50,000
Maximum Supplemental Face Amount (SFA)	• Up to four times Base Face Amount is allowed • Available after the first policy year • Maximum coverage is subject to underwriting and retention limits
Definition of Life Insurance	• Cash Value Accumulation Test (CVAT) • Guideline Premium Test (GPT)
Maximum First-Year Premium	• First-year premiums on MEC policies are limited to a maximum of $3 million to the Fixed Account • First year premiums on all policies are limited to a maximum of 20 times the Target Premium
Minimum Initial Premium (MIP) Requirement	• 1/12 of No-Lapse Guarantee (NLG) Premium Note: a greater amount is required if the policy is backdated or if a rider is added.
Face Amount Increases BFA SFA	 • Base Face Amount increases are not permitted • Scheduled Supplemental Face Amount increases are available up to attained age 90 • Subject to underwriting approval • Total increases may not exceed four times the Total Face Amount at issue • Increases in one policy year may not exceed 25% of the Total Face Amount at issue • Not allowed with Term Conversions, Return of Premium, LTC, or Disability Payment of Specified Premium riders
Face Amount Decreases	• Allowed after first policy year • Minimum requested Face Amount decrease is $50,000 • Face Amount may not be decreased below Minimum Total Face Amount • Pro-rata Surrender Charges may apply during the Surrender Charge period • Requests to reduce the Face Amount or stop previously scheduled increases will terminate all future increase • A 10% Base Face Amount decrease is permitted without a Surrender Charge at the time of decrease

FEATURES[1] (continued)	ACCUMULATION VUL
Death Benefit	
Option 1	Total Face Amount (plus ROP if elected)
Option 2	Total Face Amount + Policy Value (not available with ROP rider)
Option Change (2 to 1 only)	Available after first policy year. The change is effective on the monthly processing date following a valid request from the policy owner.
No-Lapse Guarantee	
BFA	• For insureds issue age 3 months to age 70, the BFA coverage is guaranteed for the lesser of 20 years or to age 75 (except as noted under SFA and ROP below) • For insureds issue age 70+, the BFA coverage is guaranteed for 5 years (except as noted below)
SFA	• The SFA coverage is guaranteed for 5 years (for all issue ages) • If increasing SFA is elected, the BFA coverage guarantee is also limited to 2 years
ROP	• The ROP death benefit is guaranteed for 5 years (for all issue ages) • When ROP is elected, the BFA coverage guarantee is also limited to 2 years
Coverage at Age 121 and Beyond	Policy does not mature; provided that funding is sufficient, the policy will remain in force until insured's death. At age 121: • Policy and rider charges cease (except for the investment advisory fees) • Premiums are not required or permitted • Interest continues to accumulate on the Fixed Account, and investment performance is reflected in the Policy Value • Loan repayments continue to be accepted on existing loans • Interest continues to be charged on outstanding loans until a death claim is made (the policy may lapse if debt ever equals or exceeds the Policy Value) • New loans and withdrawals are not permitted • SFA coverage will terminate
Quit Smoking Incentive	The Quit Smoking Incentive (QSI) allows all Standard and Preferred Smokers to receive Standard Non Smoker policy charges for the first three policy years. To maintain Non Smoker policy charges beyond year three, the insured must provide satisfactory evidence* that he/she has quit smoking for at least 12 consecutive months and their microurinalysis must be free of nicotine or metabolites. Please note the following: • Available for issue ages 20–70 • Not available for substandard ratings • Term Conversions and internal replacements will require additional underwriting if the original policy (replaced or converted) was issued more than three years ago • Policies upgraded to Standard Smoker via the HealthStyles program will require additional underwriting • The earliest an insured can request a change to Non Smoker is on or after the first policy anniversary *For more details on the underwriting evidence required, please refer to our smoking class change guidelines.

INVESTMENT OPTIONS	ACCUMULATION VUL
Selection of Investment Options	Extensive investment account options managed by some of the most impressive investment managers in the industry, including: • Lifestyle MVP Portfolios[4] • Fixed Account • Money Market Account[7]
Dollar Cost Averaging (DCA)[8]	• When the policy owner elects this option, a fixed dollar amount is transferred each month from one investment account to one or more of the other investment accounts, or to the Fixed Account • Due to market volatility, in some months the unit price will be lower, and at other times higher • Purchasing a fixed dollar amount over time in this manner can in some cases result in a better average share price • Monthly transfers continue until the policy owner directs us to terminate, or transfers automatically cease when the account transferred from is depleted
Asset Allocation Balancer	• Keeps the portfolio from becoming heavily weighted in a particular sector by automatically rebalancing assets based on the original investment guidelines • Policy owners may elect to rebalance monthly, quarterly, semi-annually or annually
Fixed Account Rate	
Current	As declared
Guaranteed	2.00%
Transfer Restrictions	
Investment Accounts	• Up to two transfers per policy month are permitted from any of the variable investment options (a 100% transfer from any account to the Money Market is not counted toward this limit). • We reserve the right to further restrict the frequency and dollar amount of transfers
Fixed Account	• The maximum amount transferable from the Fixed Account in a single policy year is the greater of $2,000, or 15% of the Fixed Account Value at the previous policy anniversary, or the amount transferred out of the Fixed Account in the previous policy year • Transfers from the Fixed Account to the Money Market Account are not allowed
Transfer Fee	• The first 12 transfers per policy year are free of charge • Subsequent transfers may be charged $25
Specified Monthly Deductions	Policy owners may select the investment option(s) from which they would like the monthly policy charges deducted (instead of proportionately across all allocated investments). This gives policy owners the option to have deductions taken only from the least volatile investments.

RIDERS[1] (separate charges may apply)	ACCUMULATION VUL
Disability Payment of Specified Premium (DPSP)	Pays a premium amount chosen by the policy owner (not to exceed $3,500 per month), if insured satisfies the elimination period for total and permanent disability. • Issue ages 20–60; $5,000,000 maximum Total Face Amount on all policies • Not available with increasing SFA or ROP • A separate monthly charge is deducted up to age 65 if this rider is selected
Return of Premium (ROP)	Provides an additional insurance amount equal to a percentage of premiums paid, up to 100%. • ROP increases cease at age 100, at which point the death benefit becomes level • Available only at issue with Death Benefit Option 1 • Not available in conjunction with increasing SFA, Disability Payment of Specified Premium, or LTC riders
Accelerated Benefit	Provides a "living benefit" if the insured is certified to be terminally ill with a life expectancy of one year or less. This provision allows the policy owner to receive 50% of the eligible death benefit, up to a maximum of $1 million. • The remaining death benefit is reduced by one year's interest at current loan rates on the benefit paid and by any administrative expense charge • Benefits may be taxable under current tax law. Policy owners should consult their personal tax advisors regarding the tax implications of benefits received under the Accelerated Benefit
Overloan Protection[5]	Creates a paid-up policy in situations where the policy has incurred excessive indebtedness. Waives future monthly deductions so that the policy does not lapse, thus preventing a taxable event. • Issue ages 0–84 • Exercise of the rider must meet stipulated conditions, including: – Policy must have been in force at least 15 years – Insured must have attained age 75 or older – Policy debt must exceed Total Face Amount – There must be sufficient Policy Value to cover the rider charge; additional conditions are shown in the Accumulation VUL Technical Guide and policy contract
Long-Term Care (LTC)[2]	Provides funds to help pay for qualified long-term care expenses by accelerating the death benefit. The Maximum Monthly Benefit Amount is based on 1%, 2% or 4% of the accelerated benefit pool elected at issue. The rider is available on level (Option 1) and increasing (Option 2) death benefit options.* • Not available with increasing SFA or ROP rider • The Long-Term Care pool can differ from the Death Benefit (LTC pool can never be greater)* • In New York, the LTC rider is only available when the Accelerated Benefit rider has also been elected • A separate charge is deducted if this optional rider is selected Note: If the LTC rider is selected, the maximum monthly benefit is $50,000 per insured *Not available in all states.

POLICY VALUES	ACCUMULATION VUL		
Asset Credit			
Current			
Years 1–10:	0.00% per month		
Years 11+:	0.0125% per month (0.15% equivalent annual rate)		
Guaranteed[9]			
Years 1–10:	0.00% per month		
Years 11+:	0.00% per month		
Policy Loans[6]	• Policy loans are available at any time after the policy is in force • Minimum loan amount is $500		
Policy Loan Rates	**Interest Charged**	**Interest Credited**	**Loan Spread[10]**
Current			
Years 1–10:	3.25%	2.00%	1.25%
Years 11+:	2.00%	2.00%	0.00%
Guaranteed[11]			
Years 1–10:	3.25%	2.00%	1.25%
Years 11+:	2.25%	2.00%	0.25%
Withdrawals	• Available after the first policy year • Minimum withdrawal is $500 • A partial surrender charge may apply • Partial withdrawals are factored into the Cumulative Premium Test and will impact the NLG calculations		
In Force Illustration	To ensure that your client's policy continues to meet objectives, we suggest that in addition to reviewing annual statements, in force illustrations are periodically requested. In force illustrations will provide an updated projection of the policy.		

POLICY CHARGES	ACCUMULATION VUL
Premium Charge Current and Guaranteed	Year 1: 8.00% Years 2-10: 6.00% Years 11+: 2%
Administrative Charge Current and Guaranteed	All Years: $20 per month
Per $1,000 Base Face Amount (BFA) Charge Current and Guaranteed	• Monthly charge per $1,000 of current BFA • Assessed in the first 10 policy years • Rate varies by issue age, and risk class, death benefit option and policy year • Per $1,000 SFA charge
Asset Based Risk Charge (ABRC) Current Guaranteed	The ABRC is charged monthly as a percent of the Policy Value allocated to the Investment Accounts. It does not apply to either the Fixed Account or Loan Account balances. All Years: 0.000% per month All Years: 0.025% per month (0.300% equivalent annual rate)
Cost of Insurance Charge Current Guaranteed	A charge per $1,000 of net amount at risk that is deducted monthly. • Mortality charge varies by issue age, gender, policy duration and risk class BSA, SFA, ROP • Based on the 2001 CSO Mortality Table
Surrender Charge Current and Guaranteed	• A Surrender Charge is deducted in the event of a full surrender, and is charged on a pro-rate basis for a withdrawal that results in a Base Face Amount decrease. • Surrender Charge rates vary by issue age, gender, face amount, premiums paid and policy duration • The charge grades down monthly over 10 years, and is 0% in years 11 and after

Strength. Stability. **John Hancock.**

John Hancock's strong ratings, as judged by the major rating agencies, are a comprehensive measure of the company's financial strength and stability. This is important because these financial ratings reflect the life insurance company's ability to pay claims in the future. With over 150 years of experience, John Hancock offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents, and distribution partners.

1. 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. Refer to the product prospectus for additional information.
2. The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. There are additional costs associated with this rider. The Maximum Monthly Benefit Amount is $50,000. When the death benefit is accelerated for long-term care expenses it is reduced dollar for dollar, and the cash value is reduced proportionately. Please go to www.jhsalesnet.com to verify state availability.
3. The No-Lapse Guarantee (NLG) is automatically included with Accumulation VUL. It guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided the NLG cumulative premium test (performed at the point of lapse) is met. The maximum duration of the NLG is 20 years and may be less at older ages. The duration of the benefit may be shorter in some states. In Illinois the NLG is called "Death Benefit Protection."
4. Allocating net premiums to a Lifestyle MVP Portfolio is designed to help reduce the market volatility that one may experience through the allocation of premiums to only one or a small number of investment options. There are risks associated with any investment, and it is possible to lose money by investing in the Lifestyle MVP Portfolios.
5. Subject to availability and limitations described in the policy. There may be additional requirements or tax implications when exercising the Overloan Protection rider, please refer to the policy for details.
6. Loans and withdrawals will reduce the death benefit and cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. Cash value available for loans and withdrawals may be more or less than originally invested. Withdrawals are available after the first policy year.
7. An investment in the Money Market B Portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the portfolio seeks to preserve the value of your investment at $1 per share, it is possible to lose money by investing in the portfolio.
8. Dollar Cost Averaging (DCA) does not assure a profit or protect against loss in declining markets. Since the DCA involves continuous investments in securities regardless of fluctuating price levels of such securities, a purchaser must be willing to continue such purchases through periods of declining prices.
9. The guaranteed asset credit for New York policies differs from that of other states. On a guaranteed basis, the asset credit is 0.00% in years 1–10 and 0.125% in years 11+. The current rate is the same for New York policies.
10. The loan spread is the difference between the loan rate charged and the interest rate credited to the policy's loan account.
11. Except in New York, the loan interest credited is guaranteed to be no less than this rate, and the loan interest charged and loan spread are guaranteed to be no greater than these rates. The guaranteed maximum loan spread for New York policies differs from that of other states. On a guaranteed basis, the spread is 1.25% in years 1–10 and 0.25% in years 11+. The current rate is the same as non-New York policies.

Please contact 1-888-266-7498, option 2 to obtain product and fund prospectuses (for New York, contact 1-800-743-5542, option 5). 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. Product and/or product features may not be available in all states.

Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance related charges. Variable universal life insurance products are subject to market risk and are unsuitable as a short term savings vehicle. Cash values are not guaranteed and will fluctuate, and the policy may lose value.

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The Lifestyle MVP Portfolios in John Hancock Trust described above are not mutual funds available to the retail public and are only available under John Hancock's variable annuity contracts or variable life insurance policies or through participation in certain tax-qualified retirement plans. Past performance is no guarantee of future results.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer. This material is for informational purposes only. Although many of the topics presented may also involve tax, legal, accounting, or other issues, neither John Hancock nor any of its agents, employees, or registered representatives are in the business of offering such advice. This material was not intended or written to be used, and it cannot be used, for the purpose of avoiding any penalty that may be imposed by the Internal Revenue Service. This material may have been written to support the promotion or marketing of the transactions or topics addressed by the written material. Individuals interested in these topics should consult with their own professional advisors to examine legal, tax, accounting, or financial planning aspects of these topics.

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Scan this code to find out more.

Need Help Funding College Expenses?

Life Insurance Can Help

If you're looking for a smart way to help pay for a child's college education, here's an approach you might not have considered. It's a cash value life insurance policy called Freedom Global IUL II℠ from Transamerica Life Insurance Company.

Why life insurance is a smart choice

First, since it's a life insurance policy, the tax-free death benefit can help guarantee that there will be funds to put toward college tuition in the event of the unexpected. But, it also has built-in flexibility, so it can be a source of funds while you're living – funds that can be used for many purposes, including college expenses or retirement. The Freedom Global IUL II℠ from Transamerica Life is an excellent choice to protect your family today and help ensure a brighter tomorrow.

Some of the advantages a Freedom Global IUL II offers:

- No exposure to market declines
- Deferred taxes on any earnings
- Tax-free withdrawals and loans[1]
- Federal income tax-free death benefit to help ensure funds are available to help pay for college, or supplement the income of surviving spouse should a premature death occur
- Flexibility to use the policy's cash value for any purpose.

How does it work?

Meet Ken, 55, and Rita, 53, who have one granddaughter, Emma, age 3. Ken and Rita would like to help Emma pay for a 4-year public college education. However, Ken also hopes to retire at age 65. Although he currently has a pension and 401(k) account, Ken is concerned about having enough income for when he retires as well as providing for loved ones in the event of his premature death.

Ken and Rita worry about:

- Helping Emma pay for college since college expenses keep rising every year
- Depleting Ken's retirement assets due to economic changes and stock market volatility.
- Being able to access funds for any purpose, if Emma decides not to go to college.

Ken and Rita realize that life insurance is a smart way to help pay for college for their granddaughter in case one or both of them aren't around. They also like the idea of cash value life insurance to help fulfill both the need to fund their granddaughter's college tuition and to have access to the funds in case they need to supplement their retirement income. They generally have a conservative outlook when deciding what to do with their money, and they know that finding the right life insurance product can be critical to their long-term success. Ken and Rita like the idea that a Freedom Global IUL II from Transamerica Life offers them a death benefit while at the same time, lets them accumulate cash value without any exposure to market declines.

With the Freedom Global IUL II, Ken and Rita can plan for their granddaughter's future while building in flexibility and control should their plans change.

What can Freedom Global IUL II do for you?

The Freedom Global IUL II builds on the solid management, sound decisions and consumer confidence Transamerica Life has developed for over a century.[2] This product offers potential for Excess Index Interest, up to a specified Cap along with the downside protection of a guaranteed minimum interest rate.[3] Moreover, this product offers interest crediting methods based, in part, on changes in the S&P 500® Index, EURO STOXX 50® Index, and the Hang Seng Index. These three indexes reflect not just U.S. stocks, but two additional markets that are key to our increasingly global economy.

For more information on the Freedom Global IUL II, contact us today.

The Freedom Global IUL II is an excellent choice to protect your family and help ensure a brighter tomorrow.

[1] Distributions such as loans and withdrawals can only be made if the policy has been in force long enough to accumulate sufficient value. Loans and withdrawals will reduce the policy value and death benefit. Loans are subject to interest charges. If a policy lapses while a loan is outstanding, adverse tax consequences may result. Policy loans are generally not taxable when taken and cash withdrawals are not taxable until they exceed basis in the policy. However, if the policy is treated as a modified endowment contract (MEC) by IRC Sec. 7702A, withdrawals and loans are taxable at an ordinary income tax rate when taken to the extent of gain in the contract and may also be subject to a 10% federal income tax penalty if taken prior to age 59½. Cash distributions associated with benefit reductions, including reductions caused by withdrawals during the first 15 years, may be taxable. Policy owners should consult with their tax advisor regarding their particular situation.

[2] Transamerica Life Insurance Company continues the tradition of service established in 1906, when the original Transamerica life insurance company was founded.

[3] All guarantees are based on the claims-paying ability of Transamerica Life Insurance Company.

Please read the full disclaimer in the Freedom Global IUL II policy regarding the Hang Seng Index in relation to the policy.

Note that even though the interest credited to an Index Account Option may be affected by stock indexes, index universal life insurance policies are not an investment in the stock market or the indexes and do not participate directly in any stock or investments.

Please see the consumer brochure for the Freedom Global IUL II for an overview of the policy, including fees and charges. Freedom Global IUL II℠ (Policy Form # IUL05) is an index universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids IA 52499. Policy form and number may vary, and this policy may not be available in all jurisdictions.

TRANSAMERICA®

Freedom Global IUL II℠ & Freedom Index Universal Life II℠

Quick Facts

Transamerica offers two Index Universal Life permanent policies that provide the flexibility and control that clients want to help meet their goals – the Freedom Global IUL II℠ and Freedom Index Universal Life II℠. Both products offer the following features to help clients meet their goals: a tax-free death benefit; the potential for Policy Value accumulation with guaranteed minimum rates; tax-deferred earnings; tax-free loans, withdrawals and transfers[1]; an income protection option (IPO) and a no-lapse guarantee.

Key Product Differences:

Freedom Global IUL℠

For clients seeking a global index account. The Global IUL℠ utilizes, the S&P 500® Index, the EURO STOXX 50® Index and Hang Seng Index®, in part, to determine Excess Index interest (subject to a cap).

Freedom Index Universal Life II ℠

For clients seeking an S&P 500® based index account. The Index Universal Life utilizes the S&P 500® Index, in part, to determine Excess Index interest (subject to a cap).

Product Specifications

Product Names:	Freedom Global IUL II℠ Freedom Index Universal Life II℠	
Issue Age	0 – 85 (0 – 80 in Florida) Age Last Birthday	
Underwriting Classification	Preferred Elite Preferred Plus Preferred Non-Tobacco	Preferred Tobacco Tobacco Juvenile
Face Amount Bands	Band 1: $ 25,000 – 100,000 Band 2: $ 100,001 – 249,999 Band 3: $ 250,000 – 499,999 Band 4: $ 500,000 +	
Guaranteed Minimum Interest Rate	Index Account: 1% Basic Interest Account: 2%	
Death Benefit Options	Level Increasing	
No-Lapse Guarantee Period[2]	The Death Benefit will be guaranteed, regardless of Policy Value during the Minimum No-Lapse Guarantee Period providing the cumulative Minimum Monthly No-Lapse Premium requirements are met. Each policy has a No-Lapse Date as follows: Issue Ages 0 – 60: lesser of 20 years or until age 65 Issue Ages 61 – 85: 5 years	

Ideal Client Profile:

- Clients looking for a death benefit with Policy Value accumulation potential.
- Clients seeking to supplement their retirement income.
- Clients looking to help pay for college or other unexpected expenses.
- Business owners establishing an executive bonus for an employee.

Available Riders:

- Overloan Protection Rider (OPR)
- Base Insured Rider
- Additional Insured Rider
- Children's Benefit Rider
- Guaranteed Insurability Benefit Rider
- Disability of Waiver of Monthly Deductions Rider
- Disability Waiver of Premium Rider
- Accidental Death Benefit Rider
- Terminal Illness Accelerated Death Benefit Rider[3]

Please read the full disclaimer in the Freedom Global IUL II policy regarding the Hang Seng Index in relation to the policy.

[1]Loans and withdrawals can only be made if the policy has been in force long enough and has accumulated sufficient value. Loans and withdrawals will reduce the cash value and death benefit and loans are subject to interest charges. Policy loans are generally not taxable when taken. If a policy is surrendered or lapses while a loan is outstanding, adverse tax consequences may result. Cash withdrawals are also not generally taxable until they exceed basis in the policy. However, if the policy is treated as a modified endowment contract (MEC) by IRC Sec. 7702A, withdrawals and loans are taxable at an ordinary income tax rate when taken to the extent of gain then in the contract and may also be subject to a 10% federal income tax penalty if taken prior to age 59½. Cash distributions associated with benefit reductions, including reductions caused by withdrawals during the first 15 years, may be taxable. Consult with your tax advisor regarding your particular situation.

[2]Risk of policy lapse increases if the minimum no-lapse premium set forth in the policy is not paid regularly. If a cash withdrawal or a loan is taken, the Face Amount is increased, the death benefit option is changed, or if a rider is added or the amount of a rider is increased, additional premiums may be required in order to keep the No-Lapse Guarantee in effect. After the No-Lapse Guarantee Period or if the cumulative Minimum Monthly No-Lapse Premium requirements are not met, then fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force. Guarantees are based on the claims paying ability of TLIC.

[3]Eligibility for the Terminal Illness Accelerated Death Benefit is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months, not more than 24 months in TX, GA, IL, MA, and WA, from the date of the physician's statement. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this rider. Benefits paid under this rider are generally federal income tax-free but may be subject to taxation under some business related policies. Policyowners should consult their tax advisor.

Policy Form #s: IUL04 & IUL05. Form numbers may vary by jurisdiction.

Not available in New York.

Even though the interest credited to the policy's Index Accounts may be affected by the index(es), these life insurance policies are not an investment in the stock market(s) or the index(es) and do not participate in any stock or investments. Any guarantees associated with these policies are based on the claims paying ability of the insurance company.

This is a brief overview of the Freedom Global IUL II & Freedom Index Universal Life II. For complete details, including fees and charges, please refer to the consumer brochure and the agent guide.

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TRANSAMERICA®

Positioning Freedom Global IUL II℠ with Clients

PRODUCT

Economic conditions and market volatility have many clients wondering how to help secure their family's financial future since their investments alone might not be enough. A Freedom Global IUL II product from Transamerica Life Insurance Company can be an ideal solution. There's a guaranteed, federal income tax-free death benefit to help support their family if they were no longer around. Compared to traditional UL policies, there is the potential for greater cash value accumulation through interest crediting based, in part, on three global stock indexes, excluding dividends. And, there is no exposure to market declines as well as a guaranteed minimum interest rate.

Benefits of Freedom Global IUL II

Freedom Global IUL II is a customer-friendly, flexible product with a number of attractive benefits:

- Credits Excess Index Interest based, in part, on three well-known global indexes: the S&P 500®, EURO STOXX 50®, and the Hang Seng
- Greater policy value accumulation potential compared to traditional UL
- Low current and guaranteed net loan rates (see chart below)[1]
- Short 10-year surrender charge schedule
- Competitive compensation

Options for Added Guarantees, Flexibility, and Control

- The **Income Protection Option (IPO)** provides the flexibility to structure the death benefits as a guaranteed monthly income stream with optional initial and final lump sum payments to one or more beneficiaries.
- The **Overloan Protection Rider** prevents the policy from lapsing due to outstanding loans, which could trigger a taxable event. If certain requirements are met, the rider may be exercised and the policy will become a paid up policy with a small death benefit. The decision to exercise the rider is irrevocable. There is no charge for the rider until it is exercised. See rider form for complete details.

Easy-to-Understand Excess Index Interest Crediting Method

- Annual point-to-point crediting
- The Index Account is credited with interest up the specified Cap rate
- The current Cap rate for Freedom Global IUL II is 13.25%

Low Current and Guaranteed Net Loan Rates

Loan Rates	Current			Guaranteed		
	Credit	Charge	Net Rate	Credit	Charge	Net Rate
Years 1-10	2.00%	2.75%	0.75%	2.00%	3.00%	1.00%
Years 11+ on Cost Basis	2.00%	2.75%	0.75%	2.00%	3.00%	1.00%
Years 11+ on Gain	2.00%	2.00%	0.00%	2.00%	2.25%	0.25%

Additional Product Features & Available Riders

- No-Lapse Guarantee[2]
  - Issue Ages 0-60: lesser of 20 years or until age 65
  - Issue Ages 61-85: 5 years
- Low Minimum Face Amount starting at $25,000
- Income Protection Option (IPO)
- Overloan Protection Rider (OPR)
- Base Insured Rider
- Additional Insured Rider
- Children's Benefit Rider
- Disability Waiver of Monthly Deductions Rider
- Disability Waiver of Premium Rider
- Accidental Death Benefit Rider
- Guaranteed Insurability Benefit Rider
- Terminal Illness Accelerated Death Benefit Rider

Suggested Client Profile

- Younger clients, 30 to 50 years old who need life insurance coverage and may be seeking additional ways to help fund college savings or supplement retirement income.
- Younger premium finance candidates, 35 to 60 years old who expect to fund the insurance with short pay scenarios and have the ability to post outside collateral.[3]
- Small business owners interested in buy-sell agreements, key person insurance, non-qualified deferred compensation, and executive bonus plans.

[1]Distributions such as loans and withdrawals can only be made if the policy has been in force long enough to accumulate sufficient value. Loans and withdrawals will reduce the policy value and death benefit. Loans are subject to interest charges. If a policy lapses while a loan is outstanding, adverse tax consequences may result. Policy loans are generally not taxable when taken and cash withdrawals are not taxable until they exceed basis in the policy. However, if the policy is treated as a modified endowment contract (MEC) by IRC Sec. 7702A, withdrawals and loans are taxable at ordinary income tax rates when taken to the extent of gain in the contract and may also be subject to a 10% federal income tax penalty if taken prior to age 59½. Cash distributions associated with benefit reductions, including reductions caused by withdrawals during the first 15 years, may be taxable. Policy owners should consult with their tax advisor regarding their particular situation.

[2]Risk of policy lapse increases if the minimum no-lapse premium set forth in the policy is not paid regularly. If a cash withdrawal or a loan is taken, the Face Amount is increased, the death benefit option is changed, or if a rider is added or the amount of a rider is increased, additional premiums may be required in order to keep the No-Lapse Guarantee in effect. After the No-Lapse Guarantee Period or if the cumulative Minimum Monthly No-Lapse Premium requirements are not met, then fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force.

[3]Premium finance candidates typically have a net worth of at least $10 million with assets available for use as collateral and require life insurance with annual premiums of $100,000 or more. They should have a general understanding of, and be comfortable with the reasons for financial leverage and the benefits of premium financing. A short pay scenario typically involves paying somewhat larger life insurance premiums annually during the first 10–15 years policy years versus paying smaller premiums annually for life. There is no assurance that additional premiums will not be required to support the policy later.

Please read the full disclaimer in the Freedom Global IUL II policy regarding the Hang Seng Index in relation to the policy.

Even though the interest credited to the policy's Global Index Account may be affected by the stock indexes, this life insurance policy is not an investment in the stock markets or the indexes and does not participate in any stock or investments.

Any guarantees associated with this policy are based on the claims paying ability of the insurance company.

Policy Form # IUL05, Base Insured Rider: BIR07, Additional Insured Rider: AIR13, Children's Benefit Rider: CR01 0305, Disability Waiver of Monthly Deductions Rider: WMD01 0305, Disability Waiver of Premium Rider: WPR02 0305, Accidental Death Benefit Rider: ADR01 0305, Guaranteed Insurability Benefit Rider: GIR02 1006, Terminal Illness Accelerated Death Benefit Rider: TI01 0305, Income Protection Option: IPO02, Overloan Protection Rider: OPR01.

Not available in New York.

This is a brief overview of the Freedom Global IUL II. For complete details, including fees and charges, please refer to the consumer brochure and the agent guide.

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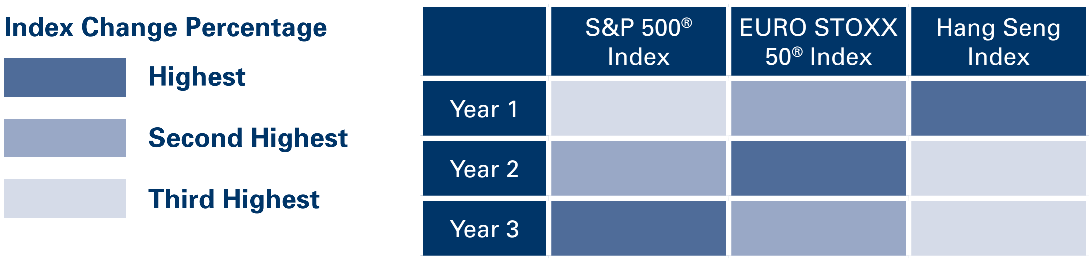
FREEDOM GLOBAL IUL II℠

Illustrated Rate

Many Index Universal Life (IUL) policies credit interest based, in part, on a single external index. The Freedom Global IUL II from Transamerica Life Insurance Company (TLIC) takes that concept a step further. Policyowners can choose between a Basic Interest Account or a Global Index Account or any combination of the two. Any Excess Index Interest for the Global Index Account is based, in part, on a weighted average of changes in three stock indexes. These three indexes reflect not just U.S. stocks, but two additional markets which are key to an increasingly global economy - Europe and Asia.

Diversification is Still Key

Offering an account option that is based on three indexes helps add diversification. Diversification is important since different economies in a global market do not perform consistently year after year. When one index is up another may be down.



How Transamerica Life Insurance Company Calculates Excess Interest

TLIC uses a weighted calculation of three indexes to determine any excess interest using the following factors:

- 50% to the percentage change in the S&P 500® or the EURO STOXX 50®, whichever is higher,
- 30% to the percentage change in the S&P 500® or the EURO STOXX 50®, whichever is lower,
- 20% to the percentage change in the Hang Seng Index.
- The current Cap and the Guaranteed Minimum Interest rate.

Index Overview

- S&P 500® Index - Comprised of 500 large cap stocks in the U.S.
- EURO STOXX 50® Index - Comprised of 50 large cap stocks from leading European blue-chip companies.
- Hang Seng Index - One of the most recognized indicators of stock market performance in Hong Kong.

Freedom Global IUL II Cap and Rates

- Global Index Account Current Cap: 14.25%
- Global Index Account Guaranteed Minimum Interest Rate: 1.00%
- Global Index Account Maximum Illustrated Rate: 9.31%
- Basic Interest Account Guaranteed Minimum Interest Rate: 2.00%

Turn over to find out how we determine the maximum illustrated rate

Freedom Global IUL II illustrations can be generated with a choice of rates between 1.00% and the maximum illustrated rate of 9.31%.

1.00% Guaranteed Minimum Interest

Freedom Global IUL II offers a 1.00% minimum interest rate guarantee for the Global Index Account and potentially greater policy value accumulation than traditional UL policies, without exposure to market declines. The guaranteed minimum interest rate for the Basic Interest Account is 2.00%.

9.31% Maximum Illustrated Rate

Taking into account the Index weighting, the current Cap of 14.25%, the guaranteed minimum interest rate of 1.00% and the 21 years of average index changes, the maximum illustrated rate for the Global Index Account is 9.31%.

The average Index Change based on annual periods ending on the last day of every month between 1993 and 2013 is 9.31%. Below are the averages for each calendar year and an example of the monthly calculation for one particular year.

2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	Average
12.99%	5.84%	7.56%	9.27%	4.31%	1.00%	13.43%	13.12%	10.85%	12.33%	5.98%	1.00%	1.00%	12.20%	13.83%	11.59%	14.25%	14.18%	9.17%	**9.33%**	12.32%	9.31%

Year Ending	S&P 500® Index	EURO STOXX 50® Index	Hang Seng Index	Best (50%)	2nd (30%)	Hang Seng Index (20%)	Weighted Total	Cap	Index Change
December 31, 1994	-1.54%	-8.58%	-35.10%	-1.54%	-8.58%	-35.10%	-10.36%	14.25%	1.00%
November 30, 1994	-1.75%	-1.93%	-8.90%	-1.75%	-1.93%	-8.90%	-3.24%	14.25%	1.00%
October 31, 1994	0.97%	-2.86%	-0.58%	0.97%	-2.86%	-0.58%	-0.49%	14.25%	1.00%
September 30, 1994	0.82%	0.35%	22.57%	0.82%	0.35%	22.57%	5.03%	14.25%	5.03%
August 31, 1994	2.57%	5.84%	31.14%	5.84%	2.57%	31.14%	9.92%	14.25%	9.92%
July 29, 1994	2.26%	10.79%	37.77%	10.79%	2.26%	37.77%	13.63%	14.25%	13.63%
June 30, 1994	-1.39%	11.19%	19.84%	11.19%	-1.39%	19.84%	9.14%	14.25%	9.14%
May 31, 1994	1.40%	21.76%	28.98%	21.76%	1.40%	28.98%	17.09%	14.25%	14.25%
April 29, 1994	2.44%	28.19%	29.60%	28.19%	2.44%	29.60%	20.75%	14.25%	14.25%
March 31, 1994	-1.31%	20.76%	44.09%	20.76%	-1.31%	44.09%	18.81%	14.25%	14.25%
February 28, 1994	5.36%	20.47%	58.79%	20.47%	5.36%	58.79%	23.60%	14.25%	14.25%
January 31, 1994	9.76%	38.26%	107.75%	38.26%	9.76%	107.75%	43.61%	14.25%	14.25%
									9.33%

The maximum illustrated rate of 9.31% used in the Freedom Global IUL II illustration is only an example rate based on a weighted average of year-to-year changes in the S&P 500® Index, EURO STOXX 50® Index and Hang Seng Index over a 21-year period ending December 31, 2013 and is not a statement of past performance or a prediction of future performance.

We created this example to help explain how we arrive at the maximum rate at which we illustrate the Freedom Global IUL II. This explanation should not be interpreted as an indication of the Excess Index Interest rates that would have been realized on the Freedom Global IUL II during any particular period. In particular, we have used our current Cap throughout the illustrated period; since the product was not available during this entire period, there is no way of knowing what Cap would have been declared for the time period shown. A lower Cap would have caused a lower average Index Change and a lower maximum illustrated rate.

Additionally, this example is based on changes in the index values between specific dates. Changes measured on different dates would yield different results. Interest credited to the Global Index Account may be higher or lower than the illustrated rate, but will not be less than the minimum 1.00% guarantee or higher than the Cap (currently 14.25%). In fact, the chart above shows that over the last 21 years, based on the given assumptions, the Index Change fluctuated between the minimum guaranteed interest rate and the current Cap rate.

Any guarantees associated with this policy are based on the claims paying ability of Transamerica.

This is a brief overview of the Index Account option available in the Freedom Global IUL II, policy form #IUL05. For complete details including fees and charges associated with this product, please refer to the consumer brochure.

Index Universal Life Insurance offered by:
Transamerica Life Insurance Company
Home Office Address:
4333 Edgewood Rd. NE
Cedar Rapids, Iowa 52499

OL 2920 0714

TRANSAMERICA®

Start Selling!

Voya ROP Endowment Term and Voya ROP Endowment Term NY Life Insurance

Issued by ReliaStar Life Insurance Company and
ReliaStar Life Insurance Company of New York

Help Them Better Prepare to Attend their Dream College!

Your clients can financially protect their children when they are young and guarantee they'll have a significant lump sum of money to put towards that first year of college without "saving" a dime.

With the help of Voya ROP Endowment Term life insurance, that dream college can be a reality. College cost continue to outpace inflation… the College Board's 2012-'13 figures show that average published tuition and fees rose by 4.2% for both out-of-state students at public four-year institutions as well as students at private nonprofit four-year institutions. Average published tuition and fees for in-state students at public four-year institutions rose by 4.8% during that same time period.*

*College Pricing and Trends in Student Aid (www.collegeboard.org/trends), 2013

Client Profile

Client:	Bill Sondgard	**Situation:**	Bill wants them to attend a top-notch university and calculates a cost on CollegeBoard.com of $521,416
Age:	37 years old		
Children:	Bill Jr. (Age 3); Jillian (Age 1)	**Solution:**	Bill purchases $500,000 of Voya ROP Endowment Term 20 or Voya ROP Endowment Term NY 20 and pays an annual premium for 20 years
Underwriting Class:	Super Preferred No Tobacco		

How It Works

Voya ROP Endowment Term 20 or Voya ROP Endowment Term NY 20 Annual Premium	$1.390 x 20 = $27,800
If Bill lives for the entire 20 year term	$27,800 returned (20 years of premium)

These funds can be put toward college tuition (or any other family expense) along with other funds that were earmarked for this purpose. Unlike regular term life insurance **this is not "use it or lose it."** And by the way, while Bill was planning for his kids' college education, he learned that generally the value of life insurance does not count towards the family's assets in the college financial aid formula.

If Bill dies during term, part of the $500,000 death benefit can be used to send Bill Jr. and Jillian to college.

Better prepared financially for college? You betcha.

Because with Voya ROP Endowment Term or Voya ROP Endowment Term NY, your clients can potentially get 100% of their premiums back!*

*At the end of the level premium period, subject to certain conditions and limitations. Does not include any special class and flat extra premiums, rider premiums, modal premium charges and premiums paid but not yet due and payable.

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Plus These Advantages

- Competitive rates in all classes
- Minimum age of 0 (Select No Tobacco) provides additional policy gifting opportunities
- Fully guaranteed level premium term for 20, 25 or 30 years
- Guaranteed cash values with loan capability during the level premium period
- Conversion option to the earlier of age 70 or end of level premium period
- No policy fee... all premium is commissionable
- Reduced paid-up benefit available
- Six underwriting classes
- Competitive age/amount requirements and criteria for Select, Preferred and Super Preferred classes

To help your clients with their college funding planning, call your Voya™ Insurance Companies' representative or **866-464-7355**.

Voya ROP Endowment Term, policy form series #1314-12/09, may vary by state and may not be available in every state (not available in New York). It is issued by ReliaStar Life Insurance Company (Minneapolis, MN). Voya ROP Endowment Term NY, policy form #3313-12/09 (not available outside of New York), is issued by ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the state of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. Both are members of the Voya™ family of companies.

All guarantees are based on the financial strength and claims-paying ability of the issuing insurance company who is solely responsible for obligations under its own policies.

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142284 09/01/2014

Voya ROP Endowment Term Life Insurance

Start Selling!

With Voya ROP Endowment Term, your clients can potentially get 100% of their premiums back!*

That's zero net-cost for your clients!

Potential Advantages

- Fully guaranteed level premium term for 20, 25 or 30 years
- Guaranteed cash values with loan capability during the level premium period
- Exchange option through the earlier of the end of the level premium period or age 70 to select cash value policies without evidence of insurability
- No policy fee – all premium is commissionable!
- Reduced paid-up benefit
- Six underwriting classes including Select No Tobacco
- Competitive Underwriting – liberal Age/Amount requirements and liberal criteria for Select, Preferred and Super Preferred classes

Can your clients buy term without worrying about investing the difference?

Yes! Voya ROP Endowment Term, issued by ReliaStar Life Insurance Company, offers the potential to receive a return of premium paid* which may compare favorably to paying level term premiums and investing the premium difference.

Client Profile

Client: Mark Brauer

Age: 40 years old

Underwriting Class: Standard No Tobacco

Death Benefit: $500,000

Level Term: 20 Years

How Does It Work?

Voya TermSmart-20 Annual Premium	$755
Voya ROP Endowment Term-20 Annual Premium	$2,945
Annual Premium Difference	$2,190
Cumulative Premium Difference – 20 Years	$43,800
Voya ROP Endowment Term Cash Surrender Value (CSV) - Year 20	$58,900
** Pre-tax rate of return needed to grow the annual premium difference invested in a taxable investment each year for 20 years to equal the CSV	3.8%

Rates as of 11/05/2012, and are subject to change.

* At the end of the level premium period, subject to certain conditions and limitations. Does not include any special class and flat extra premiums, rider premiums, modal premium charges and premiums paid but not yet due and payable.

** Assumes 28% income tax rate. Your client would need a 2.7% after-tax return on the annual premium difference invested each year for 20 years to equal the returned premium amount.

For more information, call your Voya™ Life Companies' representative or 1-866-464-7355.
Log in to Voya for Professionals at voyaprofessionals.com

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RETIREMENT | INVESTMENTS | INSURANCE

VOYA FINANCIAL™

Cats chasing dogs. Christmas in July. 20-year term life that returns a premium after 20 years.

Welcome to the new world of Voya ROP Endowment Term Life Insurance, where we're taking the guesswork out of the 'buy term and invest the difference' challenge.

Take a look at these four scenarios. In each, you'll see the value Voya ROP Endowment Term and Voya ROP Endowment Term NY (from ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York, respectively) offer to you and your clients over traditional term life insurance. (Each shows an annual premium for $1 million of death benefit. Returned premium is contingent on paying annual premiums for the entire level term period and insured outliving the level term period.) Premium returned excludes premiums for ratings, riders, modal charges resulting from premiums not being paid annually and premiums paid that are not yet due and payable.

1

Male 50, Super Preferred No Tobacco

Voya TermSmart 20 or Voya TermSmart NY 20 = $1,890 annually

Voya ROP Endowment Term 20 or Voya ROP Endowment Term NY 20 = $7,000 annually

Annual Premium Difference = $5,110

Client receives $140,000 back (returned premium) after 20 years

All that, plus you earn a 291% higher commissionable premium.*

Your client would need a 4.0% pre-tax return on the annual premium difference invested in a taxable investment each year for 20 years to equal the returned premium amount.**

Rates as of 11/05/2012, and are subject to change.

*$100 non-commissionable policy fee

** Assumes a 28% income tax rate

2

Male 40, Standard No Tobacco

Voya TermSmart 20 or Voya TermSmart NY 20 = $1,480 annually

Voya ROP Endowment Term 20 or Voya ROP Endowment Term NY 20 = $5,790 annually

Annual Premium Difference = $4,310

Client receives $115,800 back (returned premium) after 20 years

All that, plus you earn a 320% higher commissionable premium.*

Your client would need a 3.8% pre-tax return on the annual premium difference invested in a taxable investment each year for 20 years to equal the returned premium amount.**

Rates as of 11/05/2012, and are subject to change.

*$100 non-commissionable policy fee

** Assumes a 28% income tax rate

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3

Male 45, Standard Tobacco

Voya TermSmart 20 or Voya TermSmart NY 20 = $6,730 annually

Voya ROP Endowment Term 20 or Voya ROP Endowment Term NY 20 = $20,560 annually

Annual Premium Difference = $13,830

Client receives $411,200 back (returned premium) after 20 years

All that, plus you earn a 210% higher commissionable premium.*

Your client would need a 5.1% pre-tax return on the annual premium difference invested in a taxable investment each year for 20 years to equal the returned premium amount.**

Rates as of 11/05/2012, and are subject to change.

*$100 non-commissionable policy fee

** Assumes a 28% income tax rate

4

Male 45, Preferred Tobacco

Voya TermSmart 20 or Voya TermSmart NY 20 = $5,080 annually

Voya ROP Endowment Term 20 or Voya ROP Endowment Term NY 20 = $15,980 annually

Annual Premium Difference = $10,900

Client receives $319,600 back (returned premium) after 20 years

All that, plus you earn a 221% higher commissionable premium.*

Your client would need a 4.9% pre-tax return on the annual premium difference invested in a taxable investment each year for 20 years to equal the returned premium amount.**

Rates as of 11/05/2012, and are subject to change.

*$100 non-commissionable policy fee

** Assumes a 28% income tax rate

Think of the needs: college funding, divorce planning, supplemental retirement income, buy-sell cases.
Think of the new world of term life insurance...and make it your world.

For more information, call your Voya Life Companies' representative or 866-464-7355.

Voya ROP Endowment Term, policy form #1314-12/09, and Voya TermSmart, policy form #1315-02/10, varies by state and may not be available in all states (not available in New York), are issued by ReliaStar Life Insurance Company (Minneapolis, MN). Voya ROP Endowment Term NY, policy form #3313-12/09, and Voya TermSmart NY, #3314-02/10, (only available in New York), are issued by ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the state of New York, only ReliaStar Life Insurance Company of New York is admitted and its products issued. Both are members of the Voya™ family of companies.

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10 Things You May Not Know, But Should Know About Voya ROP Endowment Term Life Insurance

Issued by ReliaStar Life Insurance Company

Did you know Voya ROP Endowment Term offers...

A $1,000,000 Rate Band
1 ...bigger volume discounts

Improved Tobacco Rates
2 ...more competitive in all classes

Attractive value when compared to level term
3 ...could give your clients premium back at the end of the level premium period

Automatic Premium Loan
4 ...has an optional feature where unpaid out-of-pocket premiums are payable automatically by loan at the end of the grace period

Rated Cases
5. . . pays full comp on rated cases (excludes Temporary Extras)
6. . . bases rated cases off of Select No Tobacco and Standard Tobacco rates

Exchange Option
7 ...may be exchanged for select cash value policies issued by a member of the Voya™ family of companies through the earlier of the end of the level premium period or age 70

Reduced Paid-up
8 ...can provide guaranteed reduced paid up coverage to age 95

And more!
9 ...is available for children (zero issue age for Select No Tobacco)
10 ...does **not** have a policy fee (so the premium is fully commissionable)

Male, age 50, Standard No Tobacco, $500,000 face amount

	Annual Premium
Voya TermSmart-20	$1,775
Voya ROP Endowment Term 20	$6,620
Annual Premium Difference	$4,845
Voya ROP Endowment Term Cash Surrender Value (20 yr.)	$132,400

4.0% Taxable rate of return needed to grow CSV from the annual premium difference invested each year for 20 years
(28% tax bracket)
Rates as of 11/05/2012, and are subject to change.

Call: Your Voya Life Companies' Representative or 866-464-7355.

Click: Voya for Professionals at VoyaProfessionals.com.

Voya TermSmart, policy form series 1315-02/10 and Voya ROP Endowment Term, policy form series #1314-12/09, varies by state and may not be available in all states, are issued by ReliaStar Life Insurance Company (Minneapolis, MN), member of the Voya™ family of companies. All guarantees are based on the financial strength and claims-paying ability of the issuing insurance company who is solely responsible for obligations under its own policies.

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PINNEY
INSURANCE

Providing All the Tools for Your Success[sm]

Pinney Insurance

Founded in 1972 as a Transamerica branch office and later incorporated as Pinney Insurance Center, Inc., we are headquartered in our own building in Roseville, California. We provide a small local agency feel with the power of a major national firm.

Pinney has expanded into a national distributor with thousands of contracted agents and offices in California, Illinois, Maryland, North Carolina, Oklahoma, Pennsylvania, Texas, Washington, and Mississippi. Pinney represents over 100 life, annuity, disability, and long-term care companies with the intent of providing our clients & partners with the best possible product solutions at the lowest possible costs.
Email Brokerage Sales Support or contact one of our Brokerage Directors today at 800-823-4852.

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