



Enhanced account performance

Delivering strong customer crediting since launch

Did you know that since their inception in June 2019, our Enhanced Indexed Accounts have returned positive results in every segment? While there are no guarantees of positive returns in the future, this stellar performance to date has generated significant value for customers utilizing these accounts. In fact these results translated into an interest credit of over 26% for the example shown below!

- **In September 2019**, a client paid a premium of \$300,000, allocating the funds after charges to the Enhanced High Capped Indexed Account.
- **In September 2020 (segment maturity)**, the returns hit the cap rate of 14% and an 86% multiplier was added — a combination that resulted in a credit of over 26% for a total value of more than \$64,000!

Enhanced High Capped Indexed Account 10/15/2019 - 10/15/2020

Beginning index value ¹	\$2,966
Ending index value ²	\$3,488
Index change	17.62%
Segment cap rate ³	14.00%
Index segment interest credit rate⁴	26.04%
Adjusted segment crediting balance ⁵	\$247,406
Index segment interest credit⁵	\$64,423
Segment balance	\$216,706
Segment proceeds	\$281,130

Our fully guaranteed multipliers helped produce these significant returns!

Please note: Our Enhanced Indexed Accounts carry an additional annualized charge of 4.98%, and may not be suitable for all clients. Clients should consult their financial advisor to choose an indexed account that meets their specific needs and risk tolerance.



Pro tip

Use the historical returns tool within IUL Academy to gain a better understanding of index account performance and to help your clients manage their future allocations.

For more information, or for help with designing a case, please contact your local John Hancock representative or National Sales Support at **888-266-7498, option 2.**

1. Beginning index value is the closing value of the index on the business day prior to the segment initiation date.
2. Ending index value is the closing value of the index on the segment maturity date.
3. Segment cap rate is the maximum rate used in calculating any index segment interest credit for any capped indexed account. Please refer to the policy for more details.
4. The index segment interest credit rate in this table is the lower of the index change and the segment cap rate. The index segment interest credit rate includes the guaranteed indexed account multiplier, when applicable. Please refer to the policy for more details. Note that the displayed index segment interest credit rate is rounded to two decimal points. Actual calculated rates go beyond two decimal points and interest credited to policies utilize the actual exact percentage.
5. Adjusted segment crediting balance is the initial segment balance less amounts deducted during the segment term for all monthly deductions, withdrawals and any other deductions. For purposes of this calculation, each deduction is first multiplied by the ratio of the number of months remaining in the segment term after the date of the deduction divided by the number of months in the entire segment term. Any applicable Healthy Engagement Rider credit has been added to the adjusted segment crediting balance.

For agent use only. This material may not be used with the public.

The Enhanced High Capped Indexed Account is not offered on Accumulation IUL in New York.

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

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.

MLINY061021926-1