Accumulation IUL

Create more value for you and your clients

Accumulation IUL is built to provide top-of-the-spreadsheet retirement income, but did you know it can offer even more customer value while maintaining competitive distributions? Consider a client who's looking to supplement his retirement income by funding an accumulation-oriented IUL over five years. With Accumulation IUL, he could realize a potential income of over $175,000 by purchasing a policy with the minimum death benefit. But, to meet his need for extra protection during his working years, he can increase his death benefit coverage by just under $1,000,000 and still maintain a highly competitive income in retirement. At the same time, the target has increased by $13,000.

We call this Accumulation IUL's "blending up" strategy, and it can mean more value for your clients — and for you!

Get more death benefit and a high target — as well as higher income solves with Accumulation IUL!

Male, age 35, best class 5 pay, income from age 66-85

Company	Income	Initial death benefit	Death benefit at age 55	Target
John Hancock Accumulation IUL '21	**$179,831**	**$2,109,226**	**$1,552,537**	**$26,627**
John Hancock Accumulation IUL '21 "Blend Up"	**$172,404**	**$3,100,000**	**$3,100,000**	**$39,134**
Securian	$171,616	$2,017,195	$2,543,755	$22,371
John Hancock AIUL '20	$171,495	$3,669,726	$1,454,921	$38,606
Symetra	$166,476	$2,017,274	$1,874,269	$20,461
Pacific Life	$144,744	$2,003,338	$1,724,420	$26,909
Lincoln	$120,286	$1,771,430	$1,454,577	$25,013

← **More coverage means more target**

The data shown is taken from illustrations. Competitor information is current and accurate to the best of our knowledge as of May 2021. Illustrations assume Fixed Annual Premium of $100,000 for five years; AIUL assumes 100% allocation to the capped indexed account and competitors to similar S&P500 annual point-to-point index; John Hancock run at 5.59%, Securian run at 5.47%, Symetra run at 5.70%, Pacific Life run at 5.18%, and Lincoln run at 5.09% Min Non MEC DB used in all scenarios except 'blending up' which has a specified DB of $3.1M; Increasing death benefit switching to level in year 6, 20-year distributions starting at age 66; Withdrawals witching to Standard Loans at Basis targeting $1 CSV at age 121; Monthly distributions shown where available. Values are not guaranteed, and certain assumptions are subject to change by the insurer. Actual results may be more or less favorable. Please have your clients consult with their professional advisors to find out which type of life insurance is most suitable for their needs.

For more information, call your local John Hancock representative or National Sales Support at 888-266-7498, option 2.

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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. Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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