



October 18, 2021

New Accumulation IUL

Expanding what's possible

— for you and your clients

John Hancock's Accumulation IUL continues to lead the industry in income solves — offering unmatched retirement income potential, along with several improvements, including:

- **Improved income potential** for clients ages 50+
- **New Barclays Global MA Indexed Accounts** — providing diversification across asset classes and geographic regions and allocating among the components with managed volatility and daily risk control.
- **New cash value enhancement rider** that allows higher early cash value potential (up to 90% of first year cash value)

The leader in retirement income potential

Male, 45, Preferred, \$100K 5-pay, income years 16-35

| Company | Income | % Income difference | Target | % Target difference |
|-------------------------------------|------------------|---------------------|-----------------|---------------------|
| Accumulation IUL '21 Reprice | \$112,718 | - | \$33,295 | - |
| AIG | \$110,280 | -2% | \$29,010 | -13% |
| Nationwide | \$99,432 | -12% | \$23,572 | -29% |
| Penn | \$98,616 | -13% | \$25,175 | -24% |
| Accumulation IUL '21 | \$97,696 | -13% | \$34,637 | +4% |
| Lincoln | \$96,120 | -15% | \$29,099 | -13% |
| National Life | \$91,102 | -19% | \$22,197 | -33% |
| Pacific Life | \$90,909 | -19% | \$28,837 | -13% |
| Allianz | \$88,517 | -21% | \$38,477 | +16% |
| Symetra | \$87,048 | -23% | \$28,928 | -13% |

Competitor information is current and accurate to the best of our knowledge as of September 2021. Illustrations based on \$100K paid for five years, MNMDB, GPT option 2 to 1 in optimal year, withdrawals to basis then standard loans from year 16-35, solve for \$1 at age 121, face reduction where available. Index accounts used are John Hancock's Capped at 5.59% for Accumulation IUL '21, Barclays Global MA Bonus at 6.13% for AIUL '21 Reprice, AIG's Blend Participation Rate Account – MLSB at 6.20%, Nationwide's 1-Yr S&P 500 Annual Point to Point at 5.96%, Pacific Life 1 Year Indexed Account — classic design at 5.45%, Penn's High Cap S&P 500 at 6.18%, Lincoln's Fidelity AIM Dividend Fixed Bonus at 5.70%, Symetra's S&P 500 Index – Core at 5.70%, National Life's Credit Suisse Balanced Trend at 5.93%, and Allianz's Classic Bloomberg US Dynamic Balance II ER at 6.03%. Max rate used for all products. Values are not guaranteed and certain assumptions are subject to change by the insurer. Actual results may be more or less favorable. The comparisons in this communication are of different products that may vary in premiums, rates, fees, expenses, features and benefits. This comparison cannot be used with the public. Please have your clients consult with their professional advisors to find out which type of life insurance is most suitable for their needs.

State approvals

Accumulation IUL '21 Reprice has been approved in all states except: California & Florida.

New business and underwriting information

Applications for Accumulation IUL '21 will continue to be accepted until **October 29th**, provided the following requirements are met:

| Deadline | Requirements |
|-------------------------|---|
| October 29, 2021 | <p>If seeking an informal offer — the John Hancock home office must receive an Accumulation IUL '21 illustration signed by the insured and owner, and a tentative underwriting decision must be obtained by this date.</p> <p>If seeking a formal offer — the John Hancock home office must receive an Accumulation IUL '21 application signed by the insured and owner by this date. An illustration on the case is also required.</p> <p>For a term conversion — the John Hancock home office must receive a term conversion application signed by the insured and owner by this date.</p> <p>Note: the John Hancock home office must receive an Accumulation IUL '21 application signed by the insured and owner in addition to a fully executed New York Definition of Replacement (NB4082NY), Notification and Authorization form (NB4084NY) and Important Notice Regarding Replacement (NB4081NY) by this date.</p> |
| January 7, 2022 | <p>By this date, John Hancock must have provided a final underwriting offer, received all administrative requirements to issue the policy, including at least the minimum initial premium, and received confirmation to proceed with the 1035 Exchange (if applicable).</p> |

Mastering your indexed UL sales

Leverage our “IUL Academy — Mastering Index UL Sales” website at JHSalesHub.com/IUL for everything you and your distribution partners need to start selling today! It includes the basics of IUL, an overview of sales concepts, tips on running an illustration and advanced concepts to help deepen your case design.

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

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

Please consult the producer guide for Index account availability.

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Barclays Global MA Indexed Accounts are not available in New York. Please consult the producer guide for Index account availability.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

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. Some riders may have additional fees and expenses associated with them.

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.

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