



John Hancock's Indexed UL Suite

Offering more opportunities and choices for growth

John Hancock's Accumulation IUL, Protection IUL and Protection SIUL combine industry-leading performance — with the flexibility to choose from a diverse range of Indexed Account options based on your client's appetite for risk. And, it's all backed by the strength and stability of John Hancock!

Indexed Account parameters by product

Indexed Account	Accumulation IUL	Protection IUL/ Protection SIUL
Select/Base indexed account options		
Select Capped	Cap Rate	8.50%
	Index Performance Charge	N/A
	Guaranteed Multiplier	5%
Base High Par Capped	Cap Rate	N/A
	Index Performance Charge	N/A
	Guaranteed Multiplier	N/A
Base Capped Two Year	Cap Rate	21% (17% in NY)
	Index Performance Charge	N/A
	Guaranteed Multiplier	N/A
Base Capped	Cap Rate	8% (AIUL NY only)
	Index Performance Charge	N/A
	Guaranteed Multiplier	N/A
Barclays indexed account options		
Barclays Global MA Bonus Indexed Account	Cap Rate	N/A
	Index Performance Charge	N/A
	Guaranteed Multiplier	N/A
	Guaranteed Fixed Bonus:	0.65%
	Current Participation Rate	100%
Barclays Global MA Classic Indexed Account	Cap Rate	N/A
	Index Performance Charge	N/A
	Guaranteed Multiplier	N/A
	Guaranteed Fixed Bonus:	N/A
	Current Participation Rate	125%

The Base High Par Capped & the High Par Capped Indexed Accounts:

160%

current participation rate (140% guaranteed)

Please note: For all products shown, the Indexed Performance Charge is guaranteed and annualized but assessed monthly. The Index Account options may not be available on all products or in all jurisdictions. The Base Capped Index Account and Base Capped Two Year Indexed Account are the only index account options available on Accumulation IUL policies issued in New York. Please consult each product's producer guide for index account option availability.

Indexed Account parameters by product

Indexed Account	Accumulation IUL	Protection IUL/ Protection SIUL	
Core indexed account options			
Capped	Cap Rate	9%	8%
	Index Performance Charge	1.98%	1.98%
	Guaranteed Multiplier	45%	65%
High Capped	Cap Rate	10.50%	10.50%
	Index Performance Charge	1.98%	1.98%
	Guaranteed Multiplier	30%	38%
High Par Capped	Cap Rate	7.50%	7%
	Index Performance Charge	1.98%	1.98%
	Guaranteed Multiplier	45%	65%
Enhanced indexed account options			
Enhanced Capped	Cap Rate	9.75%	N/A
	Index Performance Charge	4.98%	N/A
	Guaranteed Multiplier	106%	N/A
Enhanced High Capped	Cap Rate	12%	N/A
	Index Performance Charge	4.98%	N/A
	Guaranteed Multiplier	80%	N/A

Please note: For all products shown, the Indexed Performance Charge is guaranteed and annualized but assessed monthly. The Index Account options may not be available on all products or in all jurisdictions. Please consult each product's producer guide for index account option availability.

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

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

Protection IUL and Protection SIUL are not available in New York.

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