



John Hancock's indexed UL product portfolio

Offering more opportunities and choices for growth

John Hancock's indexed universal life (IUL) insurance products combine industry-leading performance — with the flexibility to choose from a diverse range of indexed account options based on your appetite for risk. And, it's all backed by the strength and stability of John Hancock.

How IUL works

With a John Hancock IUL policy, you have the flexibility to allocate your premium payments among several indexed account options and a Fixed Account. Choosing one or more indexed accounts gives you an opportunity to capture upside market potential, while protecting your policy's cash value against negative market performance. That's because each indexed account is linked to a financial index (e.g., S&P 500® Index or Barclays Global MA Index) and has a unique set of indexed account parameters, including a cap rate, floor rate, participation rate and multiplier. Please see end of this document for definitions of these terms.

In short, the interest credits your policy earns will be based on the amount allocated among the available indexed accounts, as well as the performance of the corresponding financial index and the associated indexed account parameters.

The following charts shows the indexed account parameters by product.

Indexed account parameters by product

Indexed account		Accumulation IUL	Protection IUL/ Protection SIUL
Select/base indexed account options			
Select Capped	Cap rate	8%	8.50%
	Index performance charge	N/A	N/A
	Guaranteed multiplier	5%	5%
Base Capped Two Year	Cap rate	21% (17% in NY)	24%
	Index performance charge	N/A	N/A
	Guaranteed multiplier	N/A	N/A
Base capped	Cap rate	7.5% (AIUL NY only)	N/A
	Index performance charge	N/A	N/A
	Guaranteed multiplier	N/A	N/A
Barclays indexed account options			
Barclays Global MA Bonus Indexed Account	Cap rate	N/A	N/A
	Index performance charge	N/A	N/A
	Guaranteed multiplier	N/A	N/A
	Guaranteed fixed bonus	0.65%	0.65%
	Current participation rate	105%	110%
Barclays Global MA Classic Indexed Account	Cap rate	N/A	N/A
	Index performance charge	N/A	N/A
	Guaranteed multiplier	N/A	N/A
	Guaranteed fixed bonus	N/A	N/A
	Current participation rate	130%	140%
Barclays Global MA Plus Indexed Account	Cap rate	N/A	N/A
	Index performance charge	0.60%	0.84%
	Guaranteed multiplier	N/A	N/A
	Guaranteed fixed bonus	N/A	N/A
	Current participation rate	150%	160%

Please note: For all products shown, the indexed performance charge is guaranteed and annualized but assessed monthly. The indexed 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 indexed account options available on Accumulation IUL policies issued in New York. Please consult your financial professional for available indexed account options.

Indexed account parameters by product

Indexed account		Accumulation IUL	Protection IUL/ Protection SIUL
Core indexed account options			
Capped	Cap rate	8.75%	7.75%
	Index performance charge	1.98%	1.98%
	Guaranteed multiplier	45%	65%
High Capped	Cap rate	10%	10%
	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	9.50%	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

*The High Par Capped Indexed Account has a 160% current participation rate (140% guaranteed).

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Key IUL terms

Cap rate

The maximum annual segment growth rate for an indexed account segment

Indexed performance charge

The monthly charge based on the policy value in the Indexed Appreciation Account that supports the Company's crediting of segment interest to the indexed accounts

Participation rate

The percentage of the change in the index value that will be recognized when calculating the segment growth rate

Guaranteed multiplier

Interest credits provided in addition to the segment growth rate

S&P 500® Index

Widely regarded as the best single benchmark of the US market, the S&P 500® Index includes 500 large cap common stocks actively traded in the United States

Barclays Global MA Index

Designed to track a diversified portfolio of global financial assets, the Barclays Global MA Index follows a systematic asset allocation process that aims to optimize the Index's return potential for a given level of risk, as well as to accommodate short-term market trends. The Index has the ability to change its portfolio as often as daily to adapt to shifting market conditions

For more information, please call your John Hancock insurance agent.

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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Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

The policy does not directly participate in any stock or equity investments.

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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