



# Universal life crediting rate history

For products with  
inception dates of  
2002 to present

Products issued through John  
Hancock New York are not reflected.

## Products currently available for sale

Product	Points of change	Crediting rate
Accumulation IUL 23	7/31/23	3.65%*
	3/1/24	4.45%*
Protection IUL 22R	2/27/23	4.05%*
	3/1/24	4.35%*
Protection UL 22	2/28/22	4.65%
	9/1/22	4.85%
	3/1/23	4.95%
Protection SIUL 22	5/16/22	3.85%*
	3/1/23	4.05%*
	3/1/24	4.35%*
Protection SUL 22	5/16/22	4.65%
	9/1/22	4.85%
	3/1/23	4.95%

## Products no longer available for sale

Product	Points of change	Crediting rate
Accumulation IUL 11	10/3/11	5.00%*
	5/1/13	4.80%*
	3/1/14	4.55%*
	3/1/18	4.35%*
	3/1/19	4.25%*
	3/1/20	4.10%*
	6/1/20	3.85%*
	3/1/21	3.70%*
	3/1/22	3.60%*
	3/1/23	3.80%*
	3/1/24	4.10%*
Accumulation IUL 14	1/31/14	4.55%*
	3/1/18	4.35%*
	3/1/19	4.25%*
	3/1/20	4.10%*
	6/1/20	3.85%*
	3/1/21	3.70%*
	3/1/22	3.60%*
	3/1/23	3.80%*
3/1/24	4.10%*	

\*Fixed account rate.

Products no longer available for sale, *continued*

Product	Points of change	Crediting rate
<b>Accumulation IUL 15</b>	7/13/15	4.55%*
	3/1/18	4.35%*
	3/1/19	4.25%*
	3/1/20	4.10%*
	6/1/20	3.85%*
	3/1/21	3.70%*
	3/1/22	3.60%*
	3/1/23	3.80%*
	3/1/24	4.10%*
<b>Accumulation IUL 17</b>	3/13/17	4.40%*
	3/1/18	4.20%*
	3/1/19	4.10%*
	3/1/20	3.95%*
	6/1/20	3.70%*
	3/1/21	3.55%*
	3/1/22	3.45%*
	3/1/23	3.65%*
3/1/24	3.95%	
<b>Accumulation IUL 18</b>	5/14/18	4.20%*
	3/1/19	4.10%*
	3/1/20	3.95%*
	6/1/20	3.70%*
	3/1/21	3.55%*
	3/1/22	3.45%*
	3/1/23	3.65%*
	3/1/24	3.95%*
<b>Accumulation IUL 19</b>	12/9/19	4.10%*
	3/1/20	3.95%*
	6/1/20	3.70%*
	3/1/21	3.55%*
	3/1/22	3.45%*
	3/1/23	3.65%*
	3/1/24	3.95%*

Product	Points of change	Crediting rate
<b>Accumulation IUL 20</b>	9/22/20	3.70%*
	3/1/21	3.55%*
	3/1/22	3.45%*
	3/1/23	3.65%*
	3/1/24	3.95%*
<b>Accumulation IUL 21</b>	5/24/21	3.55%*
	3/1/22	3.45%*
	3/1/23	3.65%*
	3/1/24	3.95%*
<b>Accumulation IUL 21R</b>	10/18/21	3.55%*
	3/1/22	3.45%*
	3/1/23	3.65%*
	3/1/24	3.95%*
<b>Accumulation UL 06/07</b>	1/13/06	5.50%
	7/1/06	5.30%
	6/1/10	5.10%
	7/1/11	5.00%
	5/1/13	4.80%
	3/1/14	4.50%
	3/1/18	4.35%
	3/1/19	4.25%
	3/1/20	4.10%
	6/1/20	3.85%
3/1/21	3.70%	
3/1/23	3.50%	
3/1/24	3.60%	

Product	Points of change	Crediting rate
<b>Accumulation UL 09</b>	1/12/09	5.30%
	6/1/10	5.10%
	7/1/11	5.00%
	5/1/13	4.80%
	3/1/14	4.50%
	3/1/18	4.35%
	3/1/19	4.25%
	3/1/20	4.10%
	6/1/20	3.85%
	3/1/21	3.70%
	3/1/23	3.50%
<b>Performance UL Core issued prior to 11/1/04</b>	3/1/24	3.60%
	11/1/03	6.05%
	5/1/04	5.75%
	11/1/04	5.65%
	9/1/05	5.35%
	3/1/06	5.05%
	8/1/08	4.80%
	2/1/09	4.55%
	6/1/10	4.45%
	7/1/11	4.35%
	5/1/13	4.15%
3/1/20	4.00%	
6/1/20	3.75%	
3/1/21	3.60%	
3/1/23	3.40%	
3/1/24	3.50%	

\*Fixed account rate.

Products no longer available for sale, *continued*

Product	Points of change	Crediting rate
<b>Performance UL Core issued 11/1/04 – 4/30/05</b>	11/1/04	5.40%
	9/1/05	5.10%
	3/1/06	4.80%
	8/1/08	4.55%
	2/1/09	4.30%
	6/1/10	4.20%
	7/1/11	4.10%
	5/1/13	3.90%
	3/1/20	3.75%
	6/1/20	3.50%
	3/1/21	3.35%
	3/1/23	3.15%
	3/1/24	3.25%
	<b>Performance UL Core issued on or after 5/1/05</b>	5/1/05
9/1/05		4.85%
3/1/06		4.55%
8/1/08		4.30%
2/1/09		4.05%
6/1/10		3.95%
7/1/11		3.85%
5/1/13		3.65%
3/1/20		3.50%
6/1/20		3.25%
3/1/21		3.10%
3/1/23	3.00%	

Product	Points of change	Crediting rate	
<b>Performance UL 03 issued prior to 11/1/04</b>	3/1/02	6.60%	
	12/1/02	6.35%	
	5/1/03	6.20%	
	11/1/03	6.05%	
	5/1/04	5.75%	
	11/1/04	5.65%	
	9/1/05	5.35%	
	3/1/06	5.05%	
	2/1/09	4.80%	
	6/1/10	4.70%	
	7/1/11	4.60%	
	5/1/13	4.40%	
	3/1/19	4.30%	
	3/1/20	4.15%	
	6/1/20	3.90%	
	3/1/21	3.75%	
	3/1/23	3.55%	
	3/1/24	3.65%	
	<b>Performance UL 03 issued on or after 11/1/04</b>	3/1/02	6.60%
		12/1/02	6.35%
11/1/04		5.40%	
9/1/05		5.10%	
3/1/06		4.80%	
2/1/09		4.55%	
6/1/10		4.45%	
7/1/11		4.35%	
5/1/13		4.15%	
3/1/19		4.05%	
3/1/20		3.90%	
6/1/20		3.65%	
3/1/21		3.50%	
3/1/23	3.30%		
3/1/24	3.40%		

Product	Points of change	Crediting rate
<b>Performance UL 06</b>	7/28/06	4.80%
	8/1/08	4.55%
	6/1/10	4.35%
	7/1/11	4.25%
	5/1/13	4.05%
	3/1/20	3.90%
	6/1/20	3.65%
	3/1/21	3.50%
	3/1/23	3.30%
	3/1/24	3.40%
<b>Performance UL 07</b>	5/1/07	4.80%
	8/1/08	4.55%
	6/1/10	4.35%
	7/1/11	4.25%
	5/1/13	4.05%
	3/1/20	3.90%
	6/1/20	3.65%
<b>Performance UL 08</b>	3/1/21	3.50%
	3/1/23	3.30%
	3/1/24	3.40%
	1/28/08	4.80%
	8/1/08	4.55%
	6/1/10	4.35%
	7/1/11	4.25%
	5/1/13	4.05%
	3/1/20	3.90%
	6/1/20	3.65%
3/1/21	3.50%	
3/1/23	3.30%	
3/1/24	3.40%	

Products no longer available for sale, *continued*

Product	Points of change	Crediting rate
<b>Performance UL 08R</b>	8/1/08	4.55%
	6/1/10	4.35%
	7/1/11	4.25%
	5/1/13	4.05%
	3/1/20	3.90%
	6/1/20	3.65%
	3/1/21	3.50%
	3/1/23	3.30%
	3/1/24	3.40%
<b>Performance UL 09</b>	5/4/09	5.00%
	6/1/10	4.80%
	7/1/11	4.70%
	5/1/13	4.50%
	3/1/20	4.35%
	6/1/20	4.10%
	3/1/21	3.95%
	3/1/23	3.75%
3/1/24	3.85%	
<b>Performance UL 10</b>	6/1/10	5.00%
	7/1/11	4.90%
	5/1/13	4.70%
	3/1/19	4.35%
	3/1/20	4.20%
	6/1/20	3.95%
	3/1/21	3.80%
	3/1/23	3.60%
	3/1/24	3.70%

Product	Points of change	Crediting rate
<b>Performance SUL 10</b>	7/1/11	4.90%
	5/1/13	4.70%
	3/1/18	4.50%
	3/1/19	4.40%
	3/1/20	4.25%
	6/1/20	4.00%
	3/1/21	3.85%
	3/1/23	3.65%
	3/1/24	3.75%
	3/1/24	3.75%
<b>Performance SUL 06</b>	9/25/06	4.80%
	6/1/10	4.60%
	7/1/11	4.50%
	5/1/13	4.30%
	3/1/18	4.10%
	3/1/19	4.00%
	3/1/20	3.85%
	6/1/20	3.60%
	3/1/21	3.45%
	3/1/23	3.25%
<b>Premier Life</b>	3/1/24	3.35%
	10/3/11	4.85%
	5/1/13	4.65%
	3/1/14	4.40%
	3/1/18	4.20%
	3/1/19	4.10%
	3/1/20	3.95%
	6/1/20	3.70%
	3/1/21	3.55%
	3/1/23	3.35%
3/1/24	3.45%	

Product	Points of change	Crediting rate
<b>Protection IUL 13</b>	2/1/13	5.00%*
	5/1/13	4.80%*
	3/1/18	4.60%*
	3/1/19	4.50%*
	3/1/20	4.35%*
	6/1/20	4.10%*
	3/1/21	3.95%*
	3/1/22	3.85%*
	3/1/23	4.05%*
	3/1/24	4.35%*
<b>Protection IUL 15</b>	7/13/15	4.80%*
	3/1/18	4.60%*
	3/1/19	4.50%*
	3/1/20	4.35%*
	6/1/20	4.10%*
	3/1/21	3.95%*
	3/1/22	3.85%*
	3/1/23	4.05%*
<b>Protection IUL 18</b>	3/1/24	4.35%*
	11/12/18	4.50%*
	3/1/20	4.35%*
	6/1/20	4.10%*
	3/1/21	3.95%*
	3/1/22	3.85%*
	3/1/23	4.05%*
<b>Protection IUL 20</b>	3/1/24	4.35%*
	2/18/20	4.35%*
	6/1/20	4.10%*
	3/1/21	3.95%*
	3/1/22	3.85%*
	3/1/23	4.05%*
	3/1/24	4.35%*

\*Fixed account rate.

Products no longer available for sale, *continued*

Product	Points of change	Crediting rate
<b>Protection IUL 21</b>	3/22/21	3.95%*
	3/1/22	3.85%*
	3/1/23	4.05%*
	3/1/24	4.35%*
<b>Protection IUL 22</b>	2/14/22	3.85%*
	3/1/23	4.05%*
	3/1/24	4.35%*
<b>Protection SIUL 13</b>	7/30/13	4.80%*
	3/1/18	4.60%*
	3/1/19	4.50%*
	3/1/20	4.35%*
	6/1/20	4.10%*
	3/1/21	3.95%*
	3/1/22	3.85%*
	3/1/23	4.05%*
<b>Protection SIUL 16</b>	10/17/16	4.80%*
	3/1/18	4.60%*
	3/1/19	4.50%*
	3/1/20	4.35%*
	6/1/20	4.10%*
	3/1/21	3.95%*
	3/1/22	3.85%*
	3/1/23	4.05%*
	3/1/24	4.35%*
<b>Protection SIUL 19</b>	11/11/19	4.50%*
	3/1/20	4.35%*
	6/1/20	4.10%*
	3/1/21	3.95%*
	3/1/22	3.85%*
	3/1/23	4.05%*
	3/1/24	4.35%*

Product	Points of change	Crediting rate
<b>Protection UL 03</b>	3/3/03	5.75%
	5/1/04	5.45%
	11/1/04	5.20%
	9/1/05	4.90%
	3/1/06	4.70%
	2/1/09	4.45%
	6/1/10	4.35%
	7/1/11	4.25%
	5/1/13	4.05%
	3/1/18	3.85%
	3/1/19	3.50%
	3/1/20	3.35%
	6/1/20	3.10%
	3/1/21	3.00%
<b>Protection UL 11</b>	1/3/11	5.20%
	5/1/13	5.05%
	3/1/18	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
<b>Protection UL 12 &amp; SUL 12</b>	3/1/21	4.35%
	3/1/22	4.65%
	9/1/22	4.85%
	3/1/23	4.95%
	2/8/12	5.20%
	5/1/13	5.05%
	3/1/18	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
	3/1/21	4.35%
3/1/22	4.65%	
9/1/22	4.85%	
3/1/23	4.95%	

Product	Points of change	Crediting rate
<b>Protection UL 13</b>	5/1/13	5.05%
	3/1/18	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
	3/1/21	4.35%
	3/1/22	4.65%
	9/1/22	4.85%
	3/1/23	4.95%
<b>Protection UL 15</b>	4/8/15	5.05%
	3/1/18	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
	3/1/21	4.35%
	3/1/22	4.65%
<b>Protection UL 16</b>	9/1/22	4.85%
	3/1/23	4.95%
	3/7/16	5.05%
	3/1/18	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
	3/1/21	4.35%
<b>Protection UL 18</b>	3/1/22	4.65%
	9/1/22	4.85%
	3/1/23	4.95%
	3/19/18	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
	3/1/21	4.35%

\*Fixed account rate.

Products no longer available for sale, *continued*

Product	Points of change	Crediting rate
<b>Protection UL 19</b>	11/11/19	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
	3/1/21	4.35%
	3/1/22	4.65%
	9/1/22	4.85%
	3/1/23	4.95%
<b>Protection SUL 03</b>	9/2/03	5.75%
	5/1/04	5.45%
	11/1/04	5.20%
	9/1/05	4.90%
	3/1/06	4.70%
	2/1/09	4.45%
	6/1/10	4.35%
	7/1/11	4.25%
	5/1/13	4.05%
	3/1/18	3.85%
	3/1/19	3.50%
	3/1/20	3.35%
	6/1/20	3.10%
3/1/21	3.00%	
<b>Protection SUL 11</b>	5/12/11	5.20%
	5/1/13	5.05%
	3/1/18	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
	3/1/21	4.35%
	3/1/22	4.65%
	9/1/22	4.85%
3/1/23	4.95%	

Product	Points of change	Crediting rate	
<b>Protection SUL 13</b>	7/30/13	5.05%	
	3/1/18	4.95%	
	3/1/20	4.80%	
	6/1/20	4.55%	
	3/1/21	4.35%	
	3/1/22	4.65%	
	9/1/22	4.85%	
	3/1/23	4.95%	
	<b>Protection SUL 19</b>	11/25/19	4.95%
		3/1/20	4.80%
6/1/20		4.55%	
3/1/21		4.35%	
3/1/22		4.65%	
9/1/22		4.85%	
3/1/23		4.95%	
<b>Protection SUL 19 Reprice</b>	1/1/22	4.35%	
	3/1/22	4.65%	
	9/1/22	4.85%	
	3/1/23	4.95%	
<b>Protection UL-G 05</b>	2/1/05	5.25%	
	7/1/06	5.05%	
	3/1/18	4.85%	
	3/1/19	4.50%	
	3/1/20	4.35%	
	6/1/20	4.10%	
<b>Protection UL-G 06 &amp; 06R</b>	3/1/21	3.95%	
	3/1/23	3.75%	
	3/1/24	3.85%	
	1/13/06	4.00%	
	3/1/18	3.80%	
	3/1/19	3.45%	
	3/1/20	3.30%	
	6/1/20	3.05%	
3/1/21	3.00%		

Product	Points of change	Crediting rate
<b>Protection UL-G 07 &amp; 07R</b>	2/1/07	4.00%
	3/1/18	3.80%
	3/1/19	3.45%
	3/1/20	3.30%
	6/1/20	3.05%
	3/1/21	3.00%
<b>Protection UL-G 08</b>	7/14/08	4.50%
	3/1/18	4.30%
	3/1/19	3.95%
	3/1/20	3.80%
	6/1/20	3.55%
	3/1/21	3.40%
	3/1/23	3.20%
<b>Protection UL-G 09</b>	3/1/24	3.30%
	1/12/09	4.50%
	3/1/18	4.30%
	3/1/19	3.95%
	3/1/20	3.80%
	6/1/20	3.55%
<b>Protection UL-G 09R</b>	3/1/21	3.40%
	3/1/23	3.20%
	3/1/24	3.30%
	7/13/09	4.50%
	3/1/18	4.30%
	3/1/19	3.95%
	3/1/20	3.80%
	6/1/20	3.55%
3/1/21	3.40%	

Products no longer available for sale, *continued*

Product	Points of change	Crediting rate
<b>Protection UL-G 10</b>	2/12/10	4.50%
	3/1/18	4.30%
	3/1/19	3.95%
	3/1/20	3.80%
	6/1/20	3.55%
	3/1/21	3.40%
	3/1/23	3.20%
	3/1/24	3.30%
<b>Protection SUL-G 06</b>	5/1/06	5.25%
	7/1/06	5.05%
	3/1/18	4.85%
	3/1/19	4.50%
	3/1/20	4.35%
	6/1/20	4.10%
	3/1/21	3.95%
	3/1/23	3.75%
3/1/24	3.85%	
<b>Protection SUL-G 08</b>	1/28/08	4.75%
	3/1/18	4.55%
	3/1/19	4.20%
	3/1/20	4.05%
	6/1/20	3.80%
	3/1/21	3.65%
	3/1/23	3.45%
	3/1/24	3.55%

Product	Points of change	Crediting rate
<b>Protection SUL-G 10</b>	2/12/10	4.75%
	3/1/18	4.55%
	3/1/19	4.20%
	3/1/20	4.05%
	6/1/20	3.80%
	3/1/21	3.65%
	3/1/23	3.45%
	3/1/24	3.55%
<b>UL 02; SUL 02; MUL-G 03; MUL-G '04: UL-LC; SUL-G 04</b>	1/22/02	6.65%
	9/1/02	6.25%
	5/1/03	6.00%
	10/1/03	5.70%
	8/1/04	5.50%
	2/1/05	5.25%
	7/1/06	5.05%
	6/1/10	4.85%
	7/1/11	4.75%
	5/1/13	4.55%
<b>UL-G 11 &amp; 12</b>	3/1/18	4.35%
	3/1/19	4.00%
	1/3/11	4.50%
	3/1/18	4.30%
	3/1/19	3.95%
	3/1/20	3.80%
	6/1/20	3.55%
	3/1/21	3.40%
	3/1/23	3.20%
	3/1/24	3.30%

Product	Points of change	Crediting rate
<b>SUL-G 11 &amp; 12</b>	1/3/11	4.75%
	3/1/18	4.55%
	3/1/19	4.20%
	3/1/20	4.05%
	6/1/20	3.80%
	3/1/21	3.65%
	3/1/23	3.45%
	3/1/24	3.55%
<b>UL-G 13</b>	1/4/13	4.50%
	3/1/18	4.30%
	3/1/19	3.95%
	3/1/20	3.80%
	6/1/20	3.55%
	3/1/21	3.40%
	3/1/23	3.20%
	3/1/24	3.30%
<b>SUL-G 13</b>	1/4/13	4.75%
	3/1/18	4.55%
	3/1/19	4.20%
	3/1/20	4.05%
	6/1/20	3.80%
	3/1/21	3.65%
	3/1/23	3.45%
	3/1/24	3.55%