



New Accumulation IUL

Outstanding *flexibility* and *growth* potential for customized solutions

Empower your IUL sales with John Hancock's new Accumulation IUL, now offering several enhancements designed to give you and your clients more flexibility to meet their needs:

- 1 Improved performance potential** — Backed by our in-house expertise, enhanced indexed account parameters lead to stronger policy performance and income potential
- 2 SmartStart Segment advantage** — Indexed account segments can start on the date initial premium is paid, aligning the first-segment maturity with the first statement for a clearer and more transparent annual review
- 3 More early cash value options** — the new Accumulation IUL Enhanced Cash Value product offers solutions for clients with specific high early cash value needs. We have also improved our CVE Plus rider for clients seeking the highest year 1 cash value
- 4 Diverse indexed account options** — More diversification opportunities, including access to the new Nasdaq Indexed Account with the upside of a 14% cap and access to a new S&P loan account with a guaranteed bonus, improving illustrated performance when using indexed loans
- 5 Unmatched underwriting experience** — Streamlined underwriting with John Hancock ExpressTrack^{®1}, our exam- and lab-free accelerated underwriting approach, now available for face amounts up to \$5M

See how the new Accumulation IUL stands out!*

Product	Income	Base S&P Cap	Target
Pacific Life – Long Term Performance	\$89,827	10.00%	\$40,133
Accumulation IUL 26 w/ Vitality Gold	\$84,287	11.65%	\$37,958
Accumulation IUL 26	\$83,600	11.65%	\$37,938
Symetra	\$83,220	11.50%	\$35,902
Lincoln	\$82,442	11.50%	\$34,921
Prudential	\$80,676	10.25%	\$40,063
Securian	\$80,103	10.50%	\$35,234
Nationwide	\$79,956	10.25%	\$39,472
Accumulation IUL 24	\$78,088	11.05%	\$37,552
Corebridge	\$75,890	11.50%	\$36,354
Allianz	\$74,049	12.25%	\$40,407
Penn Mutual	\$71,640	10.25%	\$38,758
Mutual of Omaha	\$68,364	10.00%	\$32,291

*Male, 50, Best Class, \$100K 5 Pay, Min Non MEC DB, Max Assumed Rate, DB Opt 2 switching to level in year 6, Face Reduction in year 8 where available, withdrawals and standard loans years 16-35, One Year S&P 500 Indexed Account

Competitor information is current and accurate to the best of our knowledge as of December 2025. 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 financial professionals to find out which type of life insurance is most suitable for their needs.

State approvals

Accumulation IUL 26 is approved in all states except: Florida, Guam and New York.

New business and underwriting information

Deadline	Requirements
January 23, 2026	If seeking an informal offer — the John Hancock home office must receive an Accumulation IUL 24 illustration signed by the insured and owner, and a tentative underwriting decision must be obtained by this date. If seeking a formal offer — the John Hancock home office must receive an Accumulation IUL 24 application signed by the insured and owner by this date. An illustration on the case is also required. For a term conversion — the John Hancock home office must receive a term conversion application signed by the insured and owner by this date. Note: the John Hancock home office must receive an Accumulation IUL 24 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.
February 27, 2026	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).

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

1. Consumers, 18-60, submitting an application via JH eApp, and applying for single-life coverage up to \$5 million are eligible for ExpressTrack, with an opportunity for certain applicants to obtain an instant underwriting decision. Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application, including health questions, and underwriting approval. John Hancock may obtain additional information, including medical records, to evaluate the application for insurance; and after the policy is issued, to identify any misrepresentation in the application.

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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.

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

Insurance products 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.

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

Expiration: June 2026

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