The *power* of indexed crediting

With Accumulation IUL, Protection IUL, Accumulation SIUL and Protection SIUL, you can earn interest credits linked to the movement of a financial index. That gives your indexed universal life insurance policy more cash value potential, along with the protection of a 0% floor.

How indexed crediting works

With a John Hancock IUL policy, you have the flexibility to allocate 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 the cash value against negative market performance. That's because each Indexed Account is linked to a financial index and has a unique set of indexed account parameters (i.e., cap rate, floor rate, participation rate, and multiplier). 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 show the historical performance of the S&P 500 Index, the Barclays Global MA Index and the Nasdaq-100 Index (where applicable), as well as the segment growth rate that would have been applied for the indexed accounts held if a policy was in-force during that time.

Key IUL Terms

Cap Rate

The maximum annual Segment Growth Rate for an Indexed Account Segment

Floor

The minimum annual Segment Growth Rate for an Indexed Account Segment

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

Accumulation IUL compared to the S&P 500 Index

Historical performance and indexed accounts segment growth rate results for one year indexed accounts

Years	S&P Return	High Capped	Enhanced High Capped	Select Capped	Base Capped	Base Capped Bonus*
2005-2006	12.00%	13.62%	16.62%	10.82%	11.65%	8.80%
2006-2007	2.98%	1.89%	0.38%	3.31%	2.98%	2.98%
2007-2008	-40.07%	-1.98%	-4.98%	0.00%	0.00%	0.00%
2008-2009	26.64%	13.95%	17.79%	10.82%	11.65%	8.80%
2009-2010	11.44%	12.89%	15.61%	10.82%	11.44%	8.80%
2010-2011	-2.40%	-1.98%	-4.98%	0.00%	0.00%	0.00%
2011-2012	16.65%	13.95%	17.79%	10.82%	11.65%	8.80%
2012-2013	25.59%	13.95%	17.79%	10.82%	11.65%	8.80%
2013-2014	12.79%	13.95%	17.79%	10.82%	11.65%	8.80%
2014-2015	0.98%	-0.71%	-3.22%	1.09%	0.98%	0.98%
2015-2016	11.44%	12.89%	15.61%	10.82%	11.44%	8.80%
2016-2017	17.70%	13.95%	17.79%	10.82%	11.65%	8.80%
2017-2018	-1.96%	-1.98%	-4.98%	0.00%	0.00%	0.00%
2018-2019	21.88%	13.95%	17.79%	10.82%	11.65%	8.80%
2019-2020	15.11%	13.95%	17.79%	10.82%	11.65%	8.80%
2020-2021	27.05%	13.95%	17.79%	10.82%	11.65%	8.80%
2021-2022	-13.78%	-1.98%	-4.98%	0.00%	0.00%	0.00%
2022-2023	18.13%	13.95%	17.79%	10.82%	11.65%	8.80%
2023-2024	28.21%	13.95%	17.79%	10.82%	11.65%	8.80%
2024-2025	12.83%	13.95%	17.79%	10.82%	11.65%	8.80%
Average	**8.76%**	**9.08%**	**10.58%**	**7.69%**	**8.21%**	**6.29%**

*Base Capped Bonus account does not include 0.85% guaranteed bonus.

This example demonstrates what would have been credited with Accumulation IUL 26 current cap and participation rates. The first segment is formed when the initial premium is paid. Subsequent segments will begin on the monthly processing date established with the allocation of the initial premium. Each segment has a one-year term. Unless these indexed account parameters are guaranteed, the indexed account parameters may be changed from time to time by the Company for any Segment created after the date of the change. Subject to a Lock-In Date of one business day. Source: S&P 500 Index data. Past performance is not indicative of future results. Where applicable, the example reflects any credits added to your account value due to the Guaranteed Indexed Account Multiplier or any charges deducted from it due to the Indexed Performance Charge. All accounts reflect participation rate of 100%. We encourage you to understand the risk and return profile of these accounts before using.

Protection IUL compared to the S&P 500 Index

Historical performance and indexed accounts segment growth rate results for one year indexed accounts

Years	S&P Return	High Capped	Select Capped	Base Capped
2005-2006	12.00%	13.40%	10.86%	12.00%
2006-2007	2.98%	2.49%	3.87%	2.98%
2007-2008	-40.07%	-1.98%	0.00%	0.00%
2008-2009	26.64%	13.40%	10.86%	12.50%
2009-2010	11.44%	13.40%	10.86%	11.44%
2010-2011	-2.40%	-1.98%	0.00%	0.00%
2011-2012	16.65%	13.40%	10.86%	12.50%
2012-2013	25.59%	13.40%	10.86%	12.50%
2013-2014	12.79%	13.40%	10.86%	12.50%
2014-2015	0.98%	-0.51%	1.27%	0.98%
2015-2016	11.44%	13.40%	10.86%	11.44%
2016-2017	17.70%	13.40%	10.86%	12.50%
2017-2018	-1.96%	-1.98%	0.00%	0.00%
2018-2019	21.88%	13.40%	10.86%	12.50%
2019-2020	15.11%	13.40%	10.86%	12.50%
2020-2021	27.05%	13.40%	10.86%	12.50%
2021-2022	-13.78%	-1.98%	0.00%	0.00%
2022-2023	18.13%	13.40%	10.86%	12.50%
2023-2024	28.21%	13.40%	10.86%	12.50%
2024-2025	12.83%	13.40%	10.86%	12.50%
Average	**8.76%**	**8.87%**	**7.76%**	**8.68%**

This example demonstrates what would have been credited with Protection IUL 26 current cap and participation rates. The first segment is formed when the initial premium is paid. Subsequent segments will begin on the monthly processing date established with the allocation of the initial premium. Each segment has a one-year term. Unless these indexed account parameters are guaranteed, the indexed account parameters may be changed from time to time by the Company for any Segment created after the date of the change. Subject to a Lock-In Date of one business day. Source: S&P 500 Index data. Past performance is not indicative of future results. Where applicable, the example reflects any credits added to your account value due to the Guaranteed Indexed Account Multiplier or any charges deducted from it due to the Indexed Performance Charge. All accounts reflect participation rate of 100%. We encourage you to understand the risk and return profile of these accounts before using.

Accumulation SIUL compared to the S&P 500 Index

Historical performance and indexed accounts segment growth rate results for one year indexed accounts

Years	S&P Return	High Capped	Enhanced High Capped	Select Capped	Base Capped
2005-2006	12.00%	13.62%	16.62%	10.55%	11.05%
2006-2007	2.98%	1.89%	0.38%	3.31%	2.98%
2007-2008	-40.07%	-1.98%	-4.98%	0.00%	0.00%
2008-2009	26.64%	13.62%	17.52%	10.55%	11.05%
2009-2010	11.44%	12.89%	15.61%	10.55%	11.05%
2010-2011	-2.40%	-1.98%	-4.98%	0.00%	0.00%
2011-2012	16.65%	13.62%	17.52%	10.55%	11.05%
2012-2013	25.59%	13.62%	17.52%	10.55%	11.05%
2013-2014	12.79%	13.62%	17.52%	10.55%	11.05%
2014-2015	0.98%	-0.71%	-3.22%	1.09%	0.98%
2015-2016	11.44%	12.89%	15.61%	10.55%	11.05%
2016-2017	17.70%	13.62%	17.52%	10.55%	11.05%
2017-2018	-1.96%	-1.98%	-4.98%	0.00%	0.00%
2018-2019	21.88%	13.62%	17.52%	10.55%	11.05%
2019-2020	15.11%	13.62%	17.52%	10.55%	11.05%
2020-2021	27.05%	13.62%	17.52%	10.55%	11.05%
2021-2022	-13.78%	-1.98%	-4.98%	0.00%	0.00%
2022-2023	18.13%	13.62%	17.52%	10.55%	11.05%
2023-2024	28.21%	13.62%	17.52%	10.55%	11.05%
2024-2025	12.83%	13.62%	17.52%	10.55%	11.05%
Average	**8.76%**	**8.91%**	**10.44%**	**7.51%**	**7.82%**

This example demonstrates what would have been credited with Accumulation SIUL 25 current cap and participation rates. Any new premiums designated to an Indexed Account(s) form new Segments on the 15th of each month and each has a one-year term. Unless these indexed account parameters are guaranteed, the indexed account parameters may be changed from time to time by the Company for any Segment created after the date of the change. Subject to a Lock-In Date of three business days. Source: S&P 500 Index data. Past performance is not indicative of future results. Where applicable, the example reflects any credits added to your account value due to the Guaranteed Indexed Account Multiplier or any charges deducted from it due to the Indexed Performance Charge. All indexed accounts reflect participation rate of 100%. We encourage you to understand the risk and return profile of these accounts before using.

Protection SIUL compared to the S&P 500 Index

Historical performance and indexed accounts segment growth rate results for one year indexed accounts

Years	S&P Return	Capped	High Capped	High Par Capped	Select Capped	Base Capped
2005-2006	12.00%	11.22%	12.86%	9.98%	10.50%	10.75%
2006-2007	2.98%	2.94%	2.13%	5.89%	3.13%	2.98%
2007-2008	-40.07%	-1.98%	-1.98%	-1.98%	0.00%	0.00%
2008-2009	26.64%	11.22%	12.86%	9.98%	10.50%	10.75%
2009-2010	11.44%	11.22%	12.86%	9.98%	10.50%	10.75%
2010-2011	-2.40%	-1.98%	-1.98%	-1.98%	0.00%	0.00%
2011-2012	16.65%	11.22%	12.86%	9.98%	10.50%	10.75%
2012-2013	25.59%	11.22%	12.86%	9.98%	10.50%	10.75%
2013-2014	12.79%	11.22%	12.86%	9.98%	10.50%	10.75%
2014-2015	0.98%	-0.36%	-0.63%	0.61%	1.03%	0.98%
2015-2016	11.44%	11.22%	12.86%	9.98%	10.50%	10.75%
2016-2017	17.70%	11.22%	12.86%	9.98%	10.50%	10.75%
2017-2018	-1.96%	-1.98%	-1.98%	-1.98%	0.00%	0.00%
2018-2019	21.88%	11.22%	12.86%	9.98%	10.50%	10.75%
2019-2020	15.11%	11.22%	12.86%	9.98%	10.50%	10.75%
2020-2021	27.05%	11.22%	12.86%	9.98%	10.50%	10.75%
2021-2022	-13.78%	-1.98%	-1.98%	-1.98%	0.00%	0.00%
2022-2023	18.13%	11.22%	12.86%	9.98%	10.50%	10.75%
2023-2024	28.21%	11.22%	12.86%	9.98%	10.50%	10.75%
2024-2025	12.83%	11.22%	12.86%	9.98%	10.50%	10.75%
Average	**8.76%**	**7.43%**	**8.48%**	**6.80%**	**7.46%**	**7.62%**

This example demonstrates what would have been credited with Protection SIUL 24 current cap and participation rates. Any new premiums designated to an Indexed Account(s) form new Segments on the 15th of each month and each has a one-year term. Unless these indexed account parameters are guaranteed, the indexed account parameters may be changed from time to time by the Company for any Segment created after the date of the change. Subject to a Lock-In Date of three business days. Source: S&P 500 Index data. Past performance is not indicative of future results. Where applicable, the example reflects any credits added to your account value due to the Guaranteed Indexed Account Multiplier or any charges deducted from it due to the Indexed Performance Charge. The High Par Capped Indexed account reflects a current participation rate of 160% (140% guaranteed), all other accounts reflect participation rate of 100%. We encourage you to understand the risk and return profile of these accounts before using.

Accumulation SIUL & Protection SIUL compared to the S&P 500 Index (two year)

Historical performance and indexed accounts segment growth rate results for the Base Capped Two Year account

Years	S&P Return	ASIUL Base Capped Two Year	PSIUL Base Capped Two Year
2004-2006	18.45%	18.45%	18.45%
2005-2007	15.34%	15.34%	15.34%
2006-2008	-38.28%	0.00%	0.00%
2007-2009	-24.10%	0.00%	0.00%
2008-2010	14.13%	14.13%	14.13%
2009-2011	8.77%	8.77%	8.77%
2010-2012	13.85%	13.85%	13.85%
2011-2013	46.50%	30.00%	26.00%
2012-2014	41.65%	30.00%	26.00%
2013-2015	13.90%	13.90%	13.90%
2014-2016	12.53%	12.53%	12.53%
2015-2017	31.16%	30.00%	26.00%
2016-2018	15.39%	15.37%	15.37%
2017-2019	19.49%	0.00%	0.00%
2018-2020	40.30%	30.00%	26.00%
2019-2021	46.25%	30.00%	26.00%
2020-2022	9.54%	9.54%	9.54%
2021-2023	1.84%	1.84%	1.84%
2022-2024	51.54%	30.00%	26.00%
2023-2025	44.66%	30.00%	26.00%
2022-2024	51.54%	30.00%	26.00%
Average	**16.67%**	**16.15%**	**14.89%**

This example demonstrates what would have been credited with Protection SIUL 24 and Accumulation SIUL 25 current cap and participation rates. Any new premiums designated to the Base Capped Two Year Indexed Account form new Segments on the 15th of each month and each has a two-year term. Unless these indexed account parameters are guaranteed, the indexed account parameters may be changed from time to time by the Company for any Segment created after the date of the change. Subject to a Lock-In Date of three business days. Source: S&P 500 Index data. Past performance is not indicative of future results. Where applicable, the example reflects any credits added to your account value due to the Guaranteed Indexed Account Multiplier or any charges deducted from it due to the Indexed Performance Charge. The Base Capped Two Year account reflects a participation rate of 100%. We encourage you to understand the risk and return profile of these accounts before using.

Accumulation IUL, Protection IUL and Accumulation SIUL compared to the Barclays Global MA Index

Historical performance and indexed accounts segment growth rate results for one year indexed accounts

Years	Barclays Global MA Return	AIUL Barclays Global MA Classic	PIUL Barclays Global MA Classic	ASIUL Barclays Global MA Classic
2006-2007	6.66%	10.99%	11.32%	10.99%
2007-2008	-10.68%	0.00%	0.00%	0.00%
2008-2009	12.83%	21.17%	21.80%	21.17%
2009-2010	12.63%	20.84%	21.47%	20.84%
2010-2011	11.93%	19.68%	20.29%	19.68%
2011-2012	10.39%	17.14%	17.67%	17.14%
2012-2013	15.20%	25.08%	25.84%	25.08%
2013-2014	13.97%	23.05%	23.74%	23.05%
2014-2015	-2.07%	0.00%	0.00%	0.00%
2015-2016	7.77%	12.82%	13.21%	12.82%
2016-2017	11.60%	19.14%	19.71%	19.14%
2017-2018	-2.30%	0.00%	0.00%	0.00%
2018-2019	17.69%	29.19%	30.08%	29.19%
2019-2020	8.43%	13.91%	14.34%	13.91%
2020-2021	2.60%	4.29%	4.42%	4.29%
2021-2022	-12.92%	0.00%	0.00%	0.00%
2022-2023	4.97%	8.20%	8.45%	8.20%
2023-2024	3.00%	4.95%	5.10%	4.95%
2024-2025	9.33%	15.39%	15.86%	15.39%
Average	**6.04%**	**12.57%**	**12.94%**	**12.57%**

The above table shows hypothetical index change in the Barclays Global MA Index because the Index was created in 2021. The hypothetical index change is based on hypothetical values of the Barclays Global MA Index using the Index's rules as applied to the market conditions in prior periods and the values of the underlying components from December 2006 to December 2020. For periods prior to when these components were available, the values are based upon the hypothetical values using the securities or commodities that would have comprised the underlying components based upon their respective objectives. The hypothetical index change is shown to reflect how the Barclays Global MA Index values could have changed during these prior periods. The hypothetical values of the Barclays Global MA Index are prepared with the benefit of hindsight. There can be no assurances that the Barclays Global MA Index values will actually perform in the same manner as the hypothetical values. There are numerous factors which will impact actual performance, including general market conditions as well as whether the Index's rationale is successful or whether the Index can be constructed according to the Index's rules. These index changes shown in the table should not be considered a representation of past or future index change for the Barclays Global MA Index or the performance of the indexed accounts available under the policy. The table assumes the current indexed account parameters for the applicable indexed accounts. • This example demonstrates what would have been credited with Accumulation IUL 26, Protection IUL 26 and Accumulation SIUL25. For Accumulation IUL26 and Protection IUL 26, the first segment is formed when the initial premium is paid. Subsequent segments will begin on the monthly processing date established with the allocation of the initial premium. Each segment has a one-year term. Subject to a Lock-In Date of one business day. • For Accumulation SIUL25, any new premiums designated to an indexed account(s) form new segments on the 15th of each month and each has a one-year term. Unless these indexed account parameters are guaranteed, the indexed account parameters may be changed from time to time by the Company for any segment created after the date of the change. Subject to a Lock-In Date of three business days. Source: Barclays MA Index data. Past performance is not indicative of future results. The example does not reflect any credits added to your value or any charges deducted from it. We encourage you to understand the risk and return profile of these accounts before using. For Accumulation IUL 26 and Accumulation SIUL25, the Barclays Global MA Classic Indexed Account reflects a current participation rate of 165%. For Protection IUL 26, the Barclays Global MA Classic Indexed Account reflects a current participation rate of 170%.

Protection SIUL compared to the Barclays Global MA Index

Historical performance and indexed accounts segment growth rate results for one year indexed accounts

Years	Barclays Global MA Return	Barclays Global MA Bonus	Barclays Global MA Classic	Barclays Global MA Plus
2006-2007	6.66%	8.66%	10.66%	11.81%
2007-2008	-10.68%	0.00%	0.00%	-0.84%
2008-2009	12.83%	16.68%	20.53%	23.54%
2009-2010	12.63%	16.42%	20.21%	23.16%
2010-2011	11.93%	15.51%	19.09%	21.83%
2011-2012	10.39%	13.51%	16.63%	18.90%
2012-2013	15.20%	19.76%	24.32%	28.04%
2013-2014	13.97%	18.16%	22.35%	25.70%
2014-2015	-2.07%	0.00%	0.00%	-0.84%
2015-2016	7.77%	10.10%	12.43%	13.92%
2016-2017	11.60%	15.08%	18.56%	21.20%
2017-2018	-2.30%	0.00%	0.00%	-0.84%
2018-2019	17.69%	23.00%	28.30%	32.77%
2019-2020	8.43%	10.96%	13.49%	15.18%
2020-2021	2.60%	3.38%	4.16%	4.10%
2021-2022	-12.92%	0.00%	0.00%	-0.84%
2022-2023	4.97%	6.46%	7.95%	8.60%
2023-2024	3.00%	3.90%	4.80%	4.86%
2024-2025	9.33%	12.13%	14.93%	16.89%
Average	**6.04%**	**9.96%**	**12.20%**	**13.57%**

The above table shows hypothetical index change in the Barclays Global MA Index because the Index was created in 2021. The hypothetical index change is based on hypothetical values of the Barclays Global MA Index using the Index's rules as applied to the market conditions in prior periods and the values of the underlying components from December 2006 to December 2020. For periods prior to when these components were available, the values are based upon the hypothetical values using the securities or commodities that would have comprised the underlying components based upon their respective objectives. The hypothetical index change is shown to reflect how the Barclays Global MA Index values could have changed during these prior periods. The hypothetical values of the Barclays Global MA Index are prepared with the benefit of hindsight. There can be no assurances that the Barclays Global MA Index values will actually perform in the same manner as the hypothetical values. There are numerous factors which will impact actual performance, including general market conditions as well as whether the Index's rationale is successful or whether the Index can be constructed according to the Index's rules. These index changes shown in the table should not be considered a representation of past or future index change for the Barclays Global MA Index or the performance of the indexed accounts available under the policy. The table assumes the current indexed account parameters for the applicable indexed accounts. • This example demonstrates what would have been credited to Protection SIUL 24. Any new premiums designated to an indexed account(s) form new segments on the 15th of each month and each has a one-year term. Unless these indexed account parameters are guaranteed, the indexed account parameters may be changed from time to time by the Company for any segment created after the date of the change. Subject to a Lock-In Date of three business days. Source: Barclays Global MA Index data. Past performance is not indicative of future results. The example does not reflect any credits added to your account value or any charges deducted from it. For Protection SIUL, the Barclays Global MA Bonus Indexed Account reflects a current participation rate of 130%, the Barclays Global MA Classic Indexed Account reflects a current participation rate of 160% and the Barclays Global MA Plus reflects a current participation rates of 190% (30% guaranteed). The fixed bonus of 0.65% on Barclays Global MA Bonus Indexed Account is not included in the indexed return. We encourage you to understand the risk and return profile of these accounts before using.

Accumulation IUL, Protection IUL, and Accumulation SIUL compared to the Nasdaq-100 Index

Historical performance and indexed accounts segment growth rate results for one year indexed accounts

Years	Nasdaq-100 Performance	AIUL Nasdaq Capped	PIUL Nasdaq Capped	ASIUL Nasdaq Capped
2005-2006	6.15%	5.19%	5.19%	5.19%
2006-2007	14.90%	13.04%	13.74%	13.04%
2007-2008	-41.77%	-0.96%	-0.96%	-0.96%
2008-2009	49.93%	13.04%	13.74%	13.04%
2009-2010	22.30%	13.04%	13.74%	13.04%
2010-2011	0.92%	-0.04%	-0.04%	-0.04%
2011-2012	17.69%	13.04%	13.74%	13.04%
2012-2013	31.52%	13.04%	13.74%	13.04%
2013-2014	21.49%	13.04%	13.74%	13.04%
2014-2015	8.83%	7.87%	7.87%	7.87%
2015-2016	7.68%	6.72%	6.72%	6.72%
2016-2017	29.84%	13.04%	13.74%	13.04%
2017-2018	3.21%	2.25%	2.25%	2.25%
2018-2019	28.70%	13.04%	13.74%	13.04%
2019-2020	46.86%	13.04%	13.74%	13.04%
2020-2021	27.71%	13.04%	13.74%	13.04%
2021-2022	-26.83%	-0.96%	-0.96%	-0.96%
2022-2023	40.86%	13.04%	13.74%	13.04%
2023-2024	31.70%	13.04%	13.74%	13.04%
2024-2025	16.40%	13.04%	13.74%	13.04%
Average	**14.42%**	**9.35%**	**9.79%**	**9.35%**

This example demonstrates what would have been credited with Accumulation IUL 26, Protection IUL 26 and Accumulation Survivorship IUL 25 current cap and participation rates. For Accumulation IUL26 and Protection IUL 26, the first segment is formed when the initial premium is paid. Subsequent segments will begin on the monthly processing date established with the allocation of the initial premium. Each segment has a one-year term. Subject to a Lock-In Date of one business day. • For Accumulation SIUL25, any new premiums designated to an indexed account(s) form new segments on the 15th of each month and each has a one-year term. Subject to a Lock-In Date of three business day. • Unless these indexed account parameters are guaranteed, the indexed account parameters may be changed from time to time by the Company for any Segment created after the date of the change. Source: Nasdaq-100 Index data. Past performance is not indicative of future results. Where applicable, the example reflects any credits added to your account value due to the Guaranteed Indexed Account Multiplier or any charges deducted from it due to the Indexed Performance Charge. All accounts reflect participation rate of 100%. We encourage you to understand the risk and return profile of these accounts before using.

In summary

If the financial index performs at 0% or below, the associated Indexed Accounts are credited 0%.

When the financial index has positive performance

- **Base Capped Indexed Account** current cap rate is:
  - 11.65% for Accumulation IUL
  - 12.50% for Protection IUL
  - 11.05% for Accumulation SIUL
  - 10.75% for Protection SIUL

- **Base Capped Two Year Indexed Account** current cap rate is:
  - 30.00% for Accumulation SIUL
  - 26.00% for Protection SIUL

- **Base Capped Bonus** current cap rate is:
  - 8.80% for Accumulation IUL with a guaranteed fixed bonus of 0.85%

- **Select Capped Indexed Account** current cap rate is:
  - 9.75% for Accumulation IUL
  - 8.35% for Protection IUL
  - 9.50% for Accumulation SIUL
  - 10.00% for Protection SIUL

  Guaranteed multiplier is 11% for AIUL, 30% for PIUL, 11% for ASIUL, 5% for PSIUL

- **Barclays Global Multi Asset Bonus Indexed Account** current cap rate is N/A for Protection SIUL with a guaranteed fixed bonus of 0.65%
  - 130% current participation rate for Protection SIUL

- **Barclays Global Multi Asset Classic Indexed Account** current cap rate is N/A for Accumulation IUL, Protection IUL, Accumulation SIUL and Protection SIUL
  - 165% current participation rate for Accumulation IUL and Accumulation SIUL
  - 170% current participation rate for Protection IUL
  - 160% current participation rate for Protection SIUL

- **Barclays Global Multi Asset Plus Indexed Account** current cap rate is:
  - N/A for Protection SIUL
  - 190% current participation rate for Protection SIUL

- **Capped Indexed Account** current cap rate is:
  - 8.00% for Protection SIUL

- **High Capped Indexed Account** current cap rate is
  - 12.25% for Accumulation IUL
  - 10.25% for Protection IUL
  - 12.00% for Accumulation SIUL
  - 10.75% for Protection SIUL

  Guaranteed multiplier is 30% for AIUL, 50% for PIUL, 30% for ASIUL, 38% for PSIUL

- **High Par Capped Indexed Account** current cap rate is 7.25% for Protection SIUL with a 140% current participation rate

- **Enhanced High Capped Indexed Account** current cap rate is 12.65% for Accumulation IUL and 12.50% for Accumulation SIUL
  - Guaranteed multiplier is 80% for AIUL and ASIUL

- **Nasdaq Capped Indexed Account** current cap rate is:
  - 14.00% for Accumulation IUL
  - 14.70% for Protection IUL
  - 14.00% for Accumulation SIUL

Guaranteed Indexed Account Multiplier

Applied to interest earned in Indexed Accounts starting at policy year one and remains throughout life of policy.

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 on this or other life insurance products, please contact your **insurance agent.**

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See your policy for a detailed description of indexed account parameters and the Index Account Performance Change and how the indexed account parameters are applied in the formula to calculate the Segment Interest Credit. Refer to your illustration for more information about how the policy will perform based on allocation to certain Index Accounts and the risks associated with each Indexed Account. Consult with your financial professional to ensure you understand how the indexed account parameters and the Index Performance Charge may affect your Indexed Segment Interest Credit.

There is risk as the performance of the underlying Index may result in low segment interest credits that would require increase in premium payments in order to keep the policy in force.

The life insurance policy describes coverage under the policy, exclusions and limitations, what you must do to keep your policy inforce, and what would cause your policy to be discontinued. Please contact your licensed agent or John Hancock for more information, costs, and complete details on coverage to help you determine if this policy is suitable for your needs. Availability of policies, features, and benefits may vary by state.

The Fixed Account credits a declared rate that will never be lower than the guaranteed annual rate of 1% for Protection IUL, Accumulation IUL, Accumulation SIUL and Protection SIUL.

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

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

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

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