



June 15, 2020

A new way to protect and build – *for two*

For couples and business partners looking for strong growth potential along with financial protection, the new Accumulation Survivorship VUL (SVUL) is designed to take the lead. Make the sale by showing your survivorship clients Accumulation SVUL's standout value, including:

- **Strong cash value accumulation** and retirement income potential
- **Indexed account allocation options** designed to give your more conservative VUL clients the potential for reduced volatility with downside protection
- **Broad, diversified portfolio offerings**, including the option of automatic diversification through our Lifestyle and Managed Volatility Portfolios
- The potential to earn additional cash value and rewards by living a healthier life with **John Hancock Vitality PLUS**

See the cash value growth potential compared to competitors'

Male/female, best/best, 55/52, \$100K 7-pay

Product	Cash Surrender Value Year 20	Target
John Hancock's New Accumulation SVUL' 20	\$2,083,834	\$33,524
Prudential	\$2,079,477	\$30,372
Equitable	\$1,949,951	\$27,909
Lincoln	\$1,605,182	\$40,361

Example based on minimum non MEC premium, assumes 7.5% net rate of return, weighted average expenses and current charges. Competitor information is current and accurate to the best of our knowledge as of May 2020. The data shown is taken from various company illustrations. Rates of return may be different for each company. The data assumes a hypothetical rate of return and/or current interest crediting rate and may not be used to project or predict investment results. Unless indicated otherwise, these values are not guaranteed. We urge you to share with your clients a basic illustration showing the impact of 0% and maximum sales charges and/or the guaranteed interest crediting rate and the impact it will have on policy cash value and death benefit.

State approvals

Accumulation SVUL '20 has been approved in all states except California, Delaware, Guam and New York.

Prospectus update

The new Accumulation SVUL '20 prospectus is now available for download via JHSalesHub.com. Please note: whenever an Accumulation SVUL prospectus is used, it must be accompanied by a John Hancock Variable Insurance Trust (JHVIT) prospectus and applicable supplements.

Promotional website and marketing materials

Visit **JHSalesHub.com** for everything you and your distribution partners need to start selling today! The site includes key marketing materials and access to the illustration system.

Please contact your **John Hancock sales representative** or **National Sales Support** at **888-266-7498, option 2**

This material is for institutional/broker-dealer use only. Not for distribution or use with the public.

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

Loans and withdrawals will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59 1/2.

Allocating net premiums to a Lifestyle and/or Managed Volatility Portfolio is designed to help reduce the market volatility that one may experience through the allocation of premiums to only one or a small number of investment options. There are risks associated with any investment and it is possible to lose money by investing in the Lifestyle and Managed Volatility Portfolios.

Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance-related charges. Variable universal life insurance products are subject to market risk and are unsuitable as a short-term savings vehicle. Cash values are not guaranteed and will fluctuate, and the policy may lose value.

Variable life insurance is sold by product and fund prospectuses, which should be read carefully. They contain information on the investment objectives, risks, charges and expenses of the variable product and its underlying investment options. These factors should be considered carefully before investing.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

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, and securities are offered through **John Hancock Distributors LLC** through other broker-dealers that have a selling agreement with John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02116.

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