



September 21, 2020

Take your accumulation sales to the next level

New Accumulation IUL

John Hancock's new Accumulation IUL is more competitive than ever — offering unmatched retirement income potential. And our new Select Capped Indexed Account gives more conservative clients another strong option for growth potential, while enjoying the security of Accumulation IUL's downside protection.

The leader in retirement income potential

Male, 45, Preferred, \$100K 5 Pay, income years 21-40

Company	Income	Target
Accumulation IUL '20	\$101,813	\$46,330
Pacific Life	\$92,383	\$45,106
Nationwide	\$90,816	\$41,899
Symetra	\$89,496	\$44,903
Accumulation IUL '19	\$88,539	\$44,495
AIG	\$80,652	\$47,874
Lincoln	\$68,526	\$46,721
Allianz	\$67,800	\$38,501

Competitor information is current and accurate to the best of our knowledge as of September 2020. Illustrations based on \$100K paid for 5 years, minimum non-MEC death benefit, GPT option 2 to 1 in optimal year, withdrawals to basis then standard loans from year 21-40, solve for \$1 at age 121, face reduction where available. Index accounts used are John Hancock's Select Capped for Accumulation IUL '20, Base Capped for Accumulation IUL '19, Lincoln Conserve, Allianz S&P 500 Index annual point-to-point- Bonused Pacific Life 1 Year Indexed Account - Classic design, High Bonus Rate Account - S&P 500, Nationwide 1-Yr S&P 500 Annual Point-to-Point, and Symetra S&P 500® Index - Core. Accumulation IUL '20 assumes a maximum annual rate of return of 6.16% (Accumulation IUL'19 6.39%); max illustrated rates are shown for all competitors. 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 which 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 professional advisors to find out which type of life insurance is most suitable for their needs.

State approvals

Accumulation IUL '20 has been approved in all states except: California, DC, Delaware, Florida, Guam & New York.

New business and underwriting information

Deadline	Requirements
October 16, 2020	<p>If seeking an informal offer — the John Hancock home office must receive an Accumulation IUL '19 illustration signed by the insured and owner, and a tentative underwriting decision must be obtained by this date.</p> <p>If seeking a formal offer — the John Hancock home office must receive an Accumulation IUL '19 application signed by the insured and owner by this date. An illustration on the case is also required.</p> <p>For a term conversion — the John Hancock home office must receive a term conversion application signed by the insured and owner by this date.</p> <p>Note: the John Hancock home office must receive an Accumulation IUL '19 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.</p>
November 24, 2020	<p>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).</p>

Mastering your indexed UL sales

Leverage our “IUL Academy — Mastering Index UL Sales” website at JHSalesHub.com/IUL for everything you and your distribution partners need to start selling today! It includes the basics of IUL, an overview of sales concepts, tips on running an illustration and advanced concepts to help deepen your case design.

For more information, please contact your local **John Hancock Representative** or **National Sales Support** at **888-266-7498, option 2**

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The Base Index Accounts are the only index account options available for policies issued in New York. Please consult each product's producer guide for Index account availability.

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 59½.

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

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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