



Taking your accumulation sales to the next level

NEW Accumulation IUL

MAY 28, 2019

The leader in retirement income potential

John Hancock's new enhanced indexed accounts make Accumulation IUL more competitive than ever, offering unmatched retirement income potential.

What's new?

- More competitive retirement income potential across the board
- Two new indexed account options for enhanced policy performance

Strong income potential: 17% more income than the leading competitor!

MALE, 45, PREFERRED NON-SMOKER, 5-PAY PREMIUM

Withdrawals, then Standard Loans

COMPANY	INCOME	JOHN HANCOCK ADVANTAGE
John Hancock Accumulation IUL 18 (New)	\$204,992	—
Lincoln	\$175,421	17%
Pacific Life	\$164,185	25%
John Hancock Accumulation IUL 18 (Old)	\$156,244	31%
AIG	\$146,918	40%
Zurich	\$144,340	42%
Symetra	\$135,240	52%
Allianz	\$133,404	54%
Global Atlantic	\$127,064	61%
Nationwide	\$124,668	64%

Fixed Index Loans

COMPANY	INCOME	JOHN HANCOCK ADVANTAGE
John Hancock Accumulation IUL 18 (New)	\$238,092	—
John Hancock Accumulation IUL 18 (Standard Loans)	\$204,992	16%
Lincoln	\$197,662	20%
Pacific Life	\$176,086	35%
Symetra	\$170,052	40%
AIG	\$166,832	43%
Allianz	\$155,736	53%
Zurich	\$154,642	54%
Global Atlantic	\$150,104	59%
Mutual of Omaha	\$131,528	81%
Minnesota	\$119,031	100%

Illustrations assume \$100K premium for 5 years; Min Non MEC Death Benefit; GPT Option 2 to 1 in Year 6. Distributions taken by method indicated in years 21-40. Solve for \$1 at Age 120, face reduction where available. Max rates are used for all competitors. John Hancock allocation to the Enhanced High Capped Indexed Account; the old Accumulation IUL is allocated to High Capped Indexed Account. Competitors allocation to equivalent High Capped account. Competitor information is current and accurate to the best of our knowledge as of May 2019. 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. Please have your clients consult with their professional advisors to find out which type of life insurance is most suitable for their needs.

New indexed account options — enhanced policy performance

With the addition of **Enhanced Capped Indexed Account** and **Enhanced High Capped Indexed Account**, your clients will have access to higher guaranteed indexed account multipliers and the potential to earn higher interest credits.

See how the new Indexed Accounts compare:

	NEW ENHANCED CAPPED INDEXED ACCOUNT	CAPPED INDEXED ACCOUNT	NEW ENHANCED HIGH CAPPED INDEXED ACCOUNT	HIGH CAPPED INDEXED ACCOUNT
Annualized Indexed Performance Charge*	4.98%	1.98%	4.98%	1.98%
Current Segment Cap Rate	10%	10%	14%	14%
Guaranteed Indexed Account Multiplier	122%	55%	86%	30%
Guaranteed Segment Floor Rate	0%	0%	0%	0%
Guaranteed Participation Rate	100%	100%	100%	100%

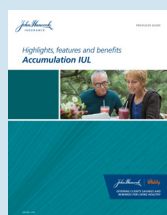
* Charge deducted monthly from the policy value and allocated to the Indexed Account

Important notes:

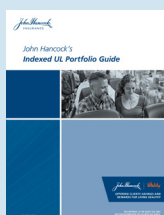
- The new indexed accounts are available to all existing and new Accumulation IUL'18 policyholders.
- The amount of Index Performance Charge (IPC) assessed is proportional to the policy value allocated to each of the indexed accounts. The Fixed Account does not access an IPC.

MARKETING TOOLS

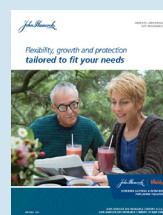
A wide variety of marketing materials have been developed to help you promote Accumulation IUL.



**Accumulation IUL
Producer Guide**



**IUL Selling
Guide**



**IUL Consumer
Guide**

FOR MORE INFORMATION

*call your local John Hancock Representative or
National Sales Support at 888-266-7498, option 2.*

For agent use only. This material may not be used with the public.

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.

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

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 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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