



March 22, 2021

Still the best that IUL has to offer

For clients looking for the protection and growth potential of an indexed universal life (IUL) insurance policy, John Hancock's new Protection IUL continues to lead the way with highly competitive premiums plus a more competitive Cash Value Enhancement rider. And our new Base Capped Two-Year Indexed Account option gives more conservative clients a longer time horizon for growth potential, while enjoying the security of Protection IUL's 0% floor.

See the value Protection IUL provides you and your clients!

Male, 60, Preferred, single-pay, \$1 million death benefit

Company	Premium	Differential	Target
John Hancock	\$226,829	-	\$21,770
Symetra	\$233,473	3%	\$19,584
Zurich	\$251,364	11%	\$18,049
Mutual of Omaha	\$255,974	13%	\$17,020
Protective	\$257,641	14%	\$18,510
American General	\$265,988	17%	\$19,380
Nationwide	\$269,232	19%	\$20,569
Principal	\$270,689	19%	\$19,920
North American	\$284,494	25%	\$39,190
Lincoln Financial	\$337,105	49%	\$19,850
Prudential	\$341,121	50%	\$30,530

The data shown is taken from various company illustrations and based on a solve for \$1 cash surrender value at 121. Assuming 100% allocation to: John Hancock Capped Indexed Account 5.14%, Symetra Select Account 5.57%, Zurich S&P 500® Index Account 5.29%, Mutual of Omaha One-Year 100% Participation Account 5.45%, Protective Indexed Account 5.14%, American General Blend Participation MLSB 5.01%, Nationwide 1-Yr S&P 500 Annual Point-to-Point 5.96%, Principal S&P 500 Price Return Point-to-Point 5.67%, North American S&P 500 Annual Point-to-Point 5.91%, Lincoln Financial Fidelity AIM Dividend Indexed Account 5.92%, and Prudential Indexed Account 5.42%. 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. Competitor information is current and accurate to the best of our knowledge as of March 2021. This comparison cannot be used with the public. Please have your clients consult with you and their professional advisors to find out which type of life insurance is most suitable for their needs.

State approvals and illustration system

Protection IUL '21 has been approved in all states except: California, Delaware, Florida, Guam, New York, North Dakota & South Dakota

Please refer to the state approval map for most current state approvals. JHillustrator will be updated as states are approved.

New business and underwriting information

Deadline	Requirements
April 2, 2021	<p>If seeking an informal offer — the John Hancock home office must receive a Protection IUL '20 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 a Protection IUL '20 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>
May 14, 2021	By this date, John Hancock must have provided a final underwriting offer, received all administrative requirements to issue the policy and received confirmation to proceed with the 1035 Exchange (if applicable).

Inforce cases

Please consult John Hancock's *Internal Replacement Guidelines* flyer if you have a client considering replacing their existing John Hancock coverage.

Promotional website and marketing materials

Visit [JHSalesHub.com/IUL](https://www.jhsaleshub.com/IUL) for everything you and your distribution partners need to start selling today! You'll find the basics of IUL, an overview of sales concepts, tips on running an illustration and advanced concepts to help deepen your case-design recommendations.

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

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Insurance policies and/or associated riders and features may not be available in all states.
Insurance products issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116.
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