



May 24, 2021

# Take your accumulation sales to the next level

## *New Accumulation IUL*

John Hancock's Accumulation IUL continues to lead the industry in income solves — offering unmatched retirement income potential, along with several improvements, including:

- **Maximum flexibility** — new tax rates allow customers to fund policies at higher levels to obtain higher growth potential or additional death benefit protection in their working years
- **Enhanced-target premiums** — higher funding scenarios can now trigger an enhanced targets
- **Expanded range of return options** — new Base Capped Two Year Indexed Account offers additional customer choice for cash value growth potential with 21% cap and 0% floor

### The leader in retirement income potential

Male, 40, Preferred, \$100K 5-pay, income years 26-40

Company	Income	Target
<b>John Hancock's Accumulation IUL '21 with Vitality PLUS Gold</b>	<b>\$159,927</b>	<b>\$31,276</b>
Nationwide	\$159,864	\$20,541
<b>John Hancock's Accumulation IUL '21</b>	<b>\$157,847</b>	<b>\$31,254</b>
Pacific Life	\$143,537	\$27,960
Symetra	\$142,380	\$24,362

Competitor information is current and accurate to the best of our knowledge as of April 2021. Illustrations based on \$100K paid for five years, MNMDB, GPT option 2 to 1 in optimal year, withdrawals to basis then standard loans from year 26-40, solve for \$1 at age 121, face reduction where available. Index accounts used are John Hancock's Capped at 5.59% for Accumulation IUL '21, Pacific Life 1 Year Indexed Account - Classic design at 5.45%, Nationwide 1-Yr S&P 500® annual point-to-point at 5.96%, and Symetra S&P 500® Index - Core at 5.70%. Max rate used for all products. Values are not guaranteed and certain assumptions are subject to change by the insurer. Actual results may be more or less favorable. This comparison cannot be used with the public. The comparisons in this communication are of different products which 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.

## State approvals

Accumulation IUL '21 is available to issue in all states except Guam.

## New business and underwriting information

Applications for Accumulation IUL '20 will continue to be accepted until **June 04, 2021**, provided the following requirements are met:

Deadline	Requirements
<b>June 04, 2021</b>	<p><b>If seeking an informal offer</b> — the John Hancock home office must receive an Accumulation IUL '20 illustration signed by the insured and owner, and a tentative underwriting decision must be obtained by this date.</p> <p><b>If seeking a formal offer</b> — the John Hancock home office must receive an Accumulation IUL '20 application signed by the insured and owner by this date. An illustration on the case is also required.</p> <p><b>For a term conversion</b> — the John Hancock home office must receive a term conversion application signed by the insured and owner by this date.</p> <p><b>Note:</b> the John Hancock home office must receive an Accumulation IUL '20 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>
<b>July 9, 2021</b>	<p>By this date, John Hancock must have provided a final underwriting offer and 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](https://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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**Please consult the 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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