



John Hancock's Indexed UL Suite

Offering more opportunities and choices for growth

John Hancock's Accumulation IUL, Protection IUL and Protection SIUL combine industry-leading performance — with the flexibility to choose from a diverse range of Indexed Account options based on your client's appetite for risk. And, it's all backed by the strength and stability of John Hancock!

Indexed Account parameters by product

Indexed Account		Accumulation IUL	Protection IUL/ Protection SIUL
Select/Base indexed account options			
Select Capped	Cap Rate	8.50%	10.25% (PIUL only)
	Index Performance Charge	N/A	N/A
	Guaranteed Multiplier	5%	5%
Base High Par Capped	Cap Rate	7.75% (7.25% in NY)	8.50%
	Index Performance Charge	N/A	N/A
	Guaranteed Multiplier	N/A	N/A
Base Capped Two Year	Cap Rate	21% (17% in NY)	24% (PIUL only)
	Index Performance Charge	N/A	N/A
	Guaranteed Multiplier	N/A	N/A
Base Capped	Cap Rate	8% (AIUL NY only)	11% (PSIUL only)
	Index Performance Charge	N/A	N/A
	Guaranteed Multiplier	N/A	N/A
Core indexed account options			
Capped	Cap Rate	9%	8%
	Index Performance Charge	1.98%	1.98%
	Guaranteed Multiplier	45%	65%
High Capped	Cap Rate	10.50%	10.50%
	Index Performance Charge	1.98%	1.98%
	Guaranteed Multiplier	30%	38%
High Par Capped	Cap Rate	7.50%	7%
	Index Performance Charge	1.98%	1.98%
	Guaranteed Multiplier	45%	65%
Enhanced indexed account options			
Enhanced Capped	Cap Rate	9.75%	N/A
	Index Performance Charge	4.98%	N/A
	Guaranteed Multiplier	106%	N/A
Enhanced High Capped	Cap Rate	12%	N/A
	Index Performance Charge	4.98%	N/A
	Guaranteed Multiplier	80%	N/A

The Base High Par Capped & the High Par Capped Indexed Accounts:

160%

current participation rate (140% guaranteed)

Please note: For all products shown, the Indexed Performance Charge is guaranteed and annualized but assessed monthly. The Base Capped, Base High Par and Base Capped Two Year Indexed Accounts are the only Indexed Account options available on Accumulation IUL in NY.

For more information, please call 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.

Protection IUL and Protection SIUL are not available in New York.

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

The policy does not directly participate in any stock or equity investments.

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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