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Historical caps overview

# Offering a proven strategy for stability

Despite the continuous drop in US Treasury bond rates over the past 10 years, the cap rates on John Hancock's indexed universal life (IUL) products have remained overwhelmingly consistent.

This is possible because of our proven investment strategy — a carefully orchestrated combination of favorable credit experience and our success in investing in alternative long-duration assets. Those alternative assets include investments in commercial real estate, private equities, farmland and timberland, resulting in more diversification than a portfolio allocated exclusively to fixed income investments.

For an example, see how our proven investment strategy has helped maintain our Capped Indexed Account cap rates on the IUL product we issued in 2011, compared to a key competitor's results.

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JH Indexed UL cap rates



Segment returns

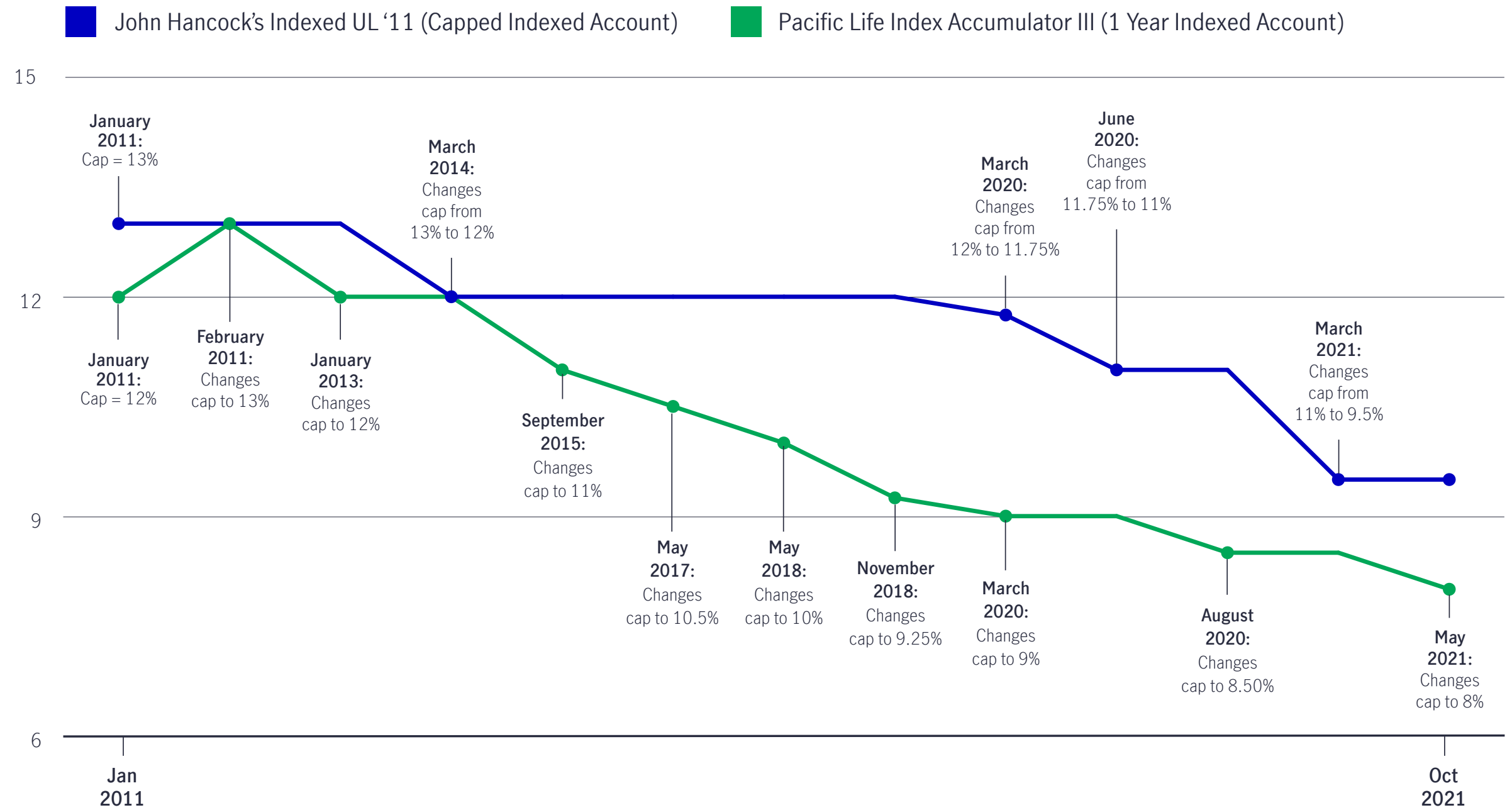


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# Cap-rate comparison of John Hancock Indexed UL '11 and Pacific Life Index Accumulator III

## Cap-rate changes from January 2011 to October 2021:

- John Hancock: 4 times
- Pacific Life: 9 times





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JH Indexed UL '11 vs. Penn Mutual Accumulation Builder II IUL



JH Indexed UL cap rates



Segment returns

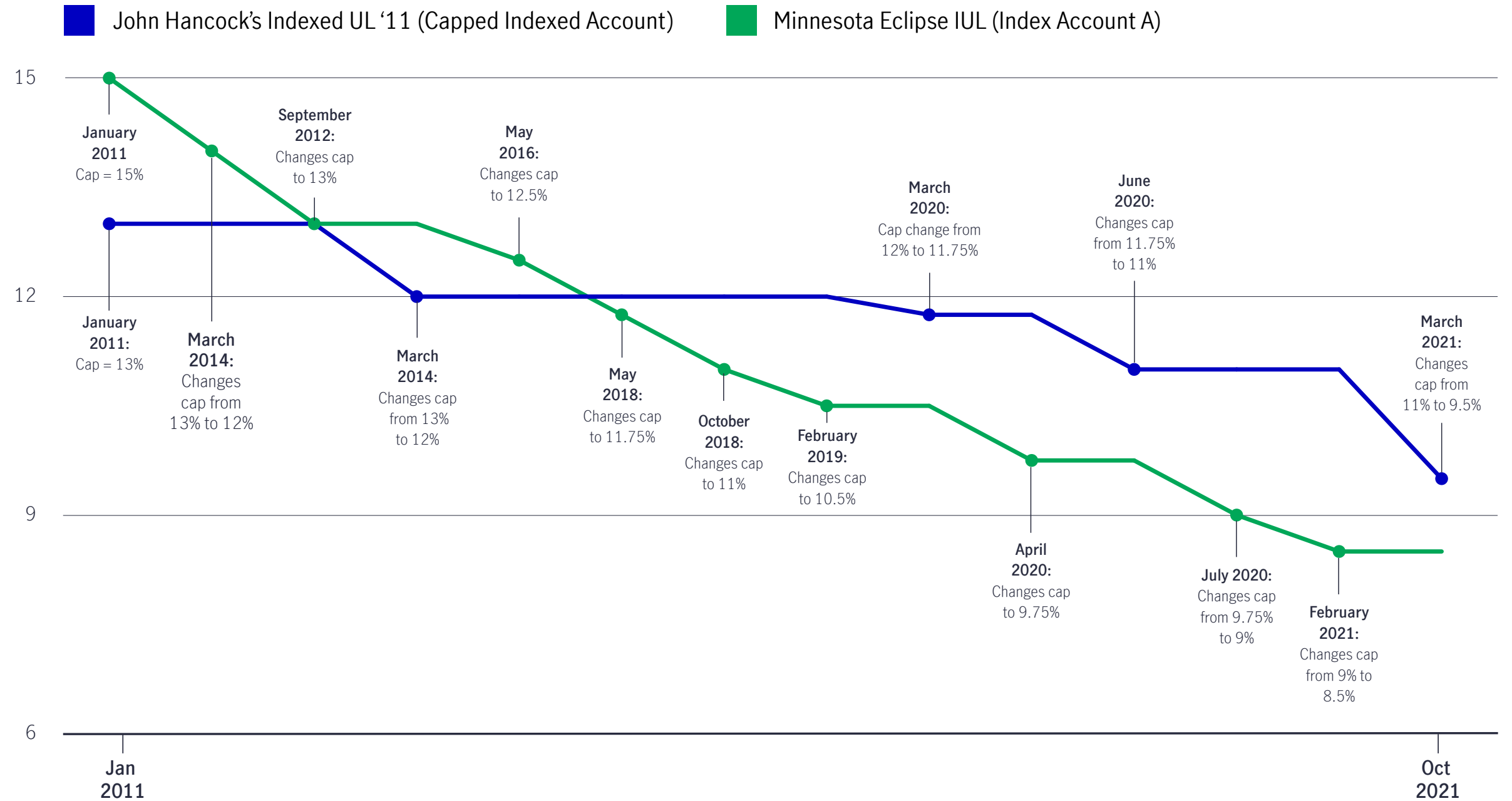


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# Cap-rate comparison of John Hancock Indexed UL '11 and Minnesota Eclipse IUL

## Cap-rate changes from January 2011 to October 2021:

- John Hancock: 4 times
- Minnesota: 9 times





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JH Indexed UL '11 vs. Pacific Index Accumulator III



JH Indexed UL '11 vs. Minnesota Eclipse IUL



JH Indexed UL '11 vs. Penn Mutual Accumulation Builder II IUL



JH Indexed UL cap rates



Segment returns



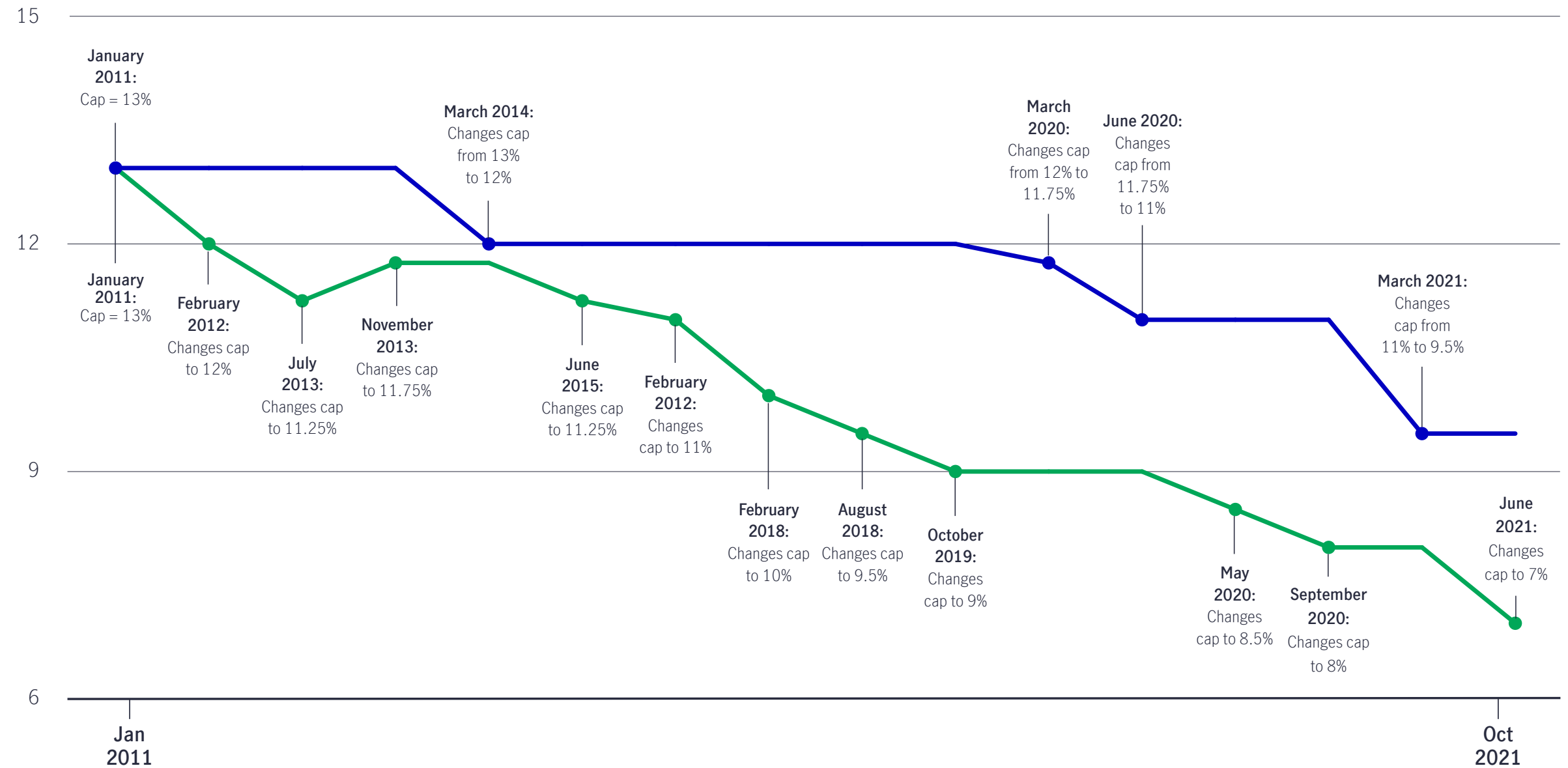
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# Cap-rate comparison of John Hancock Indexed UL '11 with Penn Mutual Accumulation Builder II IUL

## Cap-rate changes from January 2011 to October 2021:

- John Hancock: 4 times
- Penn Mutual: 11 times

■ John Hancock's Indexed UL '11 (Capped Indexed Account) ■ Penn Mutual Accumulation Builder II IUL (PTP Index Account)





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JH Indexed UL '11 vs. Pacific Index Accumulator III



JH Indexed UL '11 vs. Minnesota Eclipse IUL



JH Indexed UL '11 vs. Penn Mutual Accumulation Builder II IUL



JH Indexed UL cap rates



Segment returns



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# John Hancock IUL cap rates: Stability. Consistency. Transparency.

As this chart shows, John Hancock has a proven track record of cap-rate stability and consistency compared to competitors. We are also committed to helping you understand the prudent investment strategy that has led to this success — transparency in how our products work can help you and your clients have confidence in their choice of John Hancock.

| Company and product name                                      | Total number of changes | Total percentage of change | Current cap |
|---|-------------------------|----------------------------|-------------|
| <b>John Hancock's Indexed UL '11 (Capped Indexed Account)</b> | <b>4</b>                | <b>-3.5%</b>               | <b>9.5%</b> |
| Pacific Life Index Accumulator III (1 Year Indexed Account)   | 9                       | -4.0%                      | 8%          |
| Minnesota Eclipse IUL (Index Account A)                       | 9                       | -6.5%                      | 8.5%        |
| Penn Mutual Accumulation Builder II IUL (PTP Index Account)   | 11                      | -6.0%                      | 7%          |

Competitor information is current and accurate to the best of our knowledge as of October 2021. The numbers shown in the charts above are for the specific indexed account on the specific products indicated. Other indexed accounts on other Indexed UL products could have different histories.



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JH Indexed UL '11 vs. Pacific Index Accumulator III



JH Indexed UL '11 vs. Minnesota Eclipse IUL



JH Indexed UL '11 vs. Penn Mutual Accumulation Builder II IUL



JH Indexed UL cap rates



Segment returns



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# John Hancock Indexed UL '11 cap rates: segment returns

The stability of our cap rate has led to strong customer value, as shown by the segment returns for our Indexed UL '11 product. For the product's capped account, 89% of the 108 segments available since launch have had a positive return, with 58% hitting the cap rate.

|                          | Number | Percentage |
|--------------------------|--------|------------|
| Hit cap                  | 63     | 58%        |
| In between floor and cap | 33     | 31%        |
| Hit floor                | 12     | 11%        |

|           | 2011   | 2012   | 2013   | 2014   | 2015   | 2016   | 2017   | 2018   | 2019   | 2020   |
|-----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| January   | —      | 13.00% | 13.00% | 9.40%  | 0.00%  | 12.00% | 12.00% | 0.00%  | 12.00% | 12.00% |
| February  | —      | 12.70% | 13.00% | 13.00% | 0.00%  | 12.00% | 12.00% | 1.70%  | 12.00% | 12.00% |
| March     | —      | 12.10% | 13.00% | 11.50% | 0.00%  | 12.00% | 12.00% | 2.10%  | 0.00%  | 11.75% |
| April     | —      | 13.00% | 13.00% | 12.00% | 0.00%  | 11.80% | 12.00% | 9.50%  | 0.00%  | 11.75% |
| May       | —      | 13.00% | 13.00% | 12.00% | 0.00%  | 12.00% | 12.00% | 3.80%  | 0.60%  | 11.75% |
| June      | —      | 13.00% | 13.00% | 8.20%  | 0.00%  | 12.00% | 12.00% | 3.80%  | 5.30%  | 11.00% |
| July      | —      | 13.00% | 13.00% | 6.70%  | 2.6%   | 12.00% | 12.00% | 7.60%  | 6.10%  | 11.00% |
| August    | —      | 13.00% | 13.00% | 7.00%  | 4.40%  | 12.00% | 12.00% | 0.00%  | 12.00% | 11.00% |
| September | —      | 13.00% | 13.00% | 0.00%  | 8.8%   | 12.00% | 12.00% | 3.50%  | 12.00% | 11.00% |
| October   | 13.00% | 13.00% | 9.80%  | 6.2%   | 7.00%  | 12.00% | 8.40%  | 7.20%  | 12.00% | —      |
| November  | 8.30%  | 13.00% | 13.00% | 0.00%  | 7.00%  | 12.00% | 4.80%  | 12.00% | 12.00% | —      |
| December  | 13.00% | 13.00% | 12.80% | 1.00%  | 11.40% | 12.00% | 0.00%  | 12.00% | 12.00% | —      |

Based on JH internal data from October 2011 to October 2021. Past performance is not a guarantee of future results.



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## Strength. Stability. John Hancock.

John Hancock's strong ratings, as judged by the major rating agencies, are a comprehensive measure of the company's financial strength and stability. This is important because these financial ratings reflect the life insurance company's ability to pay claims in the future. With over 155 years of experience, John Hancock offers clients a diverse range of insurance products and services through its extensive network of employees, agents, and distribution partners.

### For more information about any of our life insurance products:



Contact your **John Hancock sales representative**



Call **National Sales Support at 888-266-7498, option 2**



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