



AIUL loan options that add flexibility

With John Hancock's Accumulation IUL, your clients have access to a variety of loan options that allow them to meet changing circumstances. They have the option to choose between a variable or fixed rate loan — with competitive rates — giving them the ongoing flexibility to respond to evolving needs and changing times, including positioning for better upside potential.

See how we compare — more loan options & more flexibility to meet changing needs

Company	Loan charge type	Charge rate	Guaranteed charge rate	Separate indexed account?	What this means to your clients
John Hancock	Variable	Moody's	Higher of Moody's or Fixed account rate, plus 1%	No	<ul style="list-style-type: none"> • Currently offer lowest loan rates and most upside potential. • Loan rates can change month to month. • Allocations can be made to any indexed account.
North American	Variable	Greater of 3% or Moody's	6%	No	
Securian	Variable	Moody's	Max of Fixed rate, plus 1%	No	
John Hancock	Fixed	5%	5%	Yes	<ul style="list-style-type: none"> • While currently higher than variable rates, they offer protection if variable loan charge rates increase by preserving upside opportunity. • Loan rates guaranteed not to change. • Allocations restricted to a specific indexed account, protecting caps on other accounts for policies without an indexed loan.
Securian	Fixed	5%	5%	Yes	
Penn Mutual	Fixed	6%	6%	Yes	
AIG	Variable	4.5%	8%	No	<ul style="list-style-type: none"> • While currently competitive, if rates are increased to the maximum, the result is limited upside potential. • Loan rates can change at carriers' discretion.
Global Atlantic	Fixed	5.46%	8%	Yes	
Global Atlantic	Variable	5.7%	7.41%	No	
Nationwide	Variable	5%	8%	No	
North American	Fixed	5%	8%	No	
Pacific Life	Variable	4.4%	7.5%	No	
Allianz	Fixed	5%	5%	No	
Lincoln	Fixed	5%	5%	No	
Symetra	Fixed	5%	5%	No	

Competitor information is current and accurate to the best of our knowledge as of August 2022.

For more information, please contact your John Hancock sales representative or call 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.

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

The cost of an index loan can vary substantially compared to that of a standard loan and the risk of policy lapse is greater than it would be with a standard loan. See the policy illustration and "Understanding Potential Loan Costs" for further details.

Index loans and Fixed Index Loans are available after the third policy year.

Index loan and Fixed Index loan requests in excess of the Indexed Appreciation Account will be secured by balances transferred from the Fixed Account to a Loan Account.

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.