



Protection UL & Protection SUL

Stable options in challenging times

John Hancock announced a crediting rate increase on new and inforce Protection UL and Protection SUL policies effective September 1, 2022 — the second increase in 2022. In fact, due to sophisticated product engineering since Protection UL's launch in 2011, customers have benefited from our institutional investment expertise in both fixed income and long-duration assets. Alternative assets include investments like commercial real estate, farmland and timberland, which can provide more diversification than a portfolio exclusively allocated to fixed income investments.

As a result, Protection UL and Protection SUL have delivered consistent customer value even in challenging economic environments. Take a look below to see how Protection UL's crediting rate has remained higher — and more stable — than those of its competitors.

Then and now — current assumption UL crediting rates in 2011 and 2022

Product	2011	2022	Difference
Protection UL	5.20%	4.85%	-0.35%
Principal UL Accumulation II	5.20%	4.10%	-1.10%
Pacific Life Versa Flex Pro II - DB	5.15%	3.50%	-1.65%
Prudential UL Plus	4.90%	3.35%	-1.55%
Protective ProClassic UL	5.40%	3.30%	-2.10%
AIG Elite UL	3.75%	3.00%	-0.75%
Nationwide YourLife Current Assumption UL	4.25%	3.00%	-1.25%
Lincoln LifeCurrent UL	4.65%	3.00%	-1.65%
AXA Athena UL	4.25%	2.50%	-1.75%

Rates highlighted in WHITE are equal to the Guaranteed Minimum Rate for the given product. Competitor information is current and accurate to the best of our knowledge as of August 2022. Based on analysis of LIMRA International annualized premium with excess in all channels, Protection UL was the top-selling current assumption UL year end 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020 and 2021. Past performance is not a guarantee of future results.

For more information, please contact your John Hancock sales representative or call **National Sales Support** at **888-266-7498, option 2**.

For agent use only. Not for use with the public.

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.

LIFE-6308 9/22 MLI082222354-1