



John Hancock's indexed UL product portfolio

Offering more opportunities and choices for growth

John Hancock's indexed universal life (IUL) insurance products combine industry-leading performance — with the flexibility to choose from a diverse range of indexed account options based on your appetite for risk. And, it's all backed by the strength and stability of John Hancock.

How IUL works

With a John Hancock IUL policy, you have the flexibility to allocate your premium payments among several indexed account options and a Fixed Account. Choosing one or more indexed accounts gives you an opportunity to capture upside market potential, while protecting your policy's cash value against negative market performance. That's because each indexed account is linked to a financial index (e.g., S&P 500® Index or Barclays Global MA Index) and has a unique set of indexed account parameters, including a cap rate, floor rate, participation rate and multiplier. Please see end of this document for definitions of these terms.

In short, the interest credits your policy earns will be based on the amount allocated among the available indexed accounts, as well as the performance of the corresponding financial index and the associated indexed account parameters.

The following charts shows the indexed account parameters by product.

Indexed account parameters by product

Indexed account		Accumulation IUL	Protection IUL	Protection SIUL
Select/base indexed account options				
Select Capped	Cap rate	9.50%	9.60%	10.00%
	Index performance charge	N/A	N/A	N/A
	Guaranteed multiplier	11%	15%	5%
Base Capped Two Year	Cap rate	30% (27% in NY)	33%	26.00%
	Index performance charge	N/A	N/A	N/A
	Guaranteed multiplier	N/A	N/A	N/A
Base Capped (AIUL NY only)	Cap rate	10.00%	N/A	N/A
	Index performance charge	N/A	N/A	N/A
	Guaranteed multiplier	N/A	N/A	N/A
Barclays indexed account options				
Barclays Global MA Bonus Indexed Account	Cap rate	N/A	N/A	N/A
	Index performance charge	N/A	N/A	N/A
	Guaranteed multiplier	N/A	N/A	N/A
	Guaranteed fixed bonus	0.65%	N/A	0.65%
	Current participation rate	145%	N/A	130%
Barclays Global MA Classic Indexed Account	Cap rate	N/A	N/A	N/A
	Index performance charge	N/A	N/A	N/A
	Guaranteed multiplier	N/A	N/A	N/A
	Guaranteed fixed bonus	N/A	N/A	N/A
	Current participation rate	165%	170%	160%
Barclays Global MA Plus Indexed Account	Cap rate	N/A	N/A	N/A
	Index performance charge	0.60%	0.84%	0.84%
	Guaranteed multiplier	N/A	N/A	N/A
	Guaranteed fixed bonus	N/A	N/A	N/A
	Current participation rate	185%	200%	190%

Please note: For all products shown, the indexed performance charge is guaranteed and annualized but assessed monthly. The indexed account options may not be available on all products or in all jurisdictions. Please consult your financial professional for available indexed account options. There is risk as the performance of the underlying index may result in low segment interest credits that would require increase in premium payments in order to the keep the policy in force.

Indexed account parameters by product

Indexed account		Accumulation IUL	Protection IUL	Protection SIUL
Core indexed account options				
Capped	Cap rate	N/A	9.00%	8.00%
	Index performance charge	N/A	1.98%	1.98%
	Guaranteed multiplier	N/A	65%	65%
High Capped	Cap rate	12.00%	11.25%	10.75%
	Index performance charge	1.98%	1.98%	1.98%
	Guaranteed multiplier	30%	40%	38%
High Par Capped*	Cap rate	N/A	N/A	7.25%
	Index performance charge	N/A	N/A	1.98%
	Guaranteed multiplier	N/A	N/A	65%
Enhanced indexed account options				
Enhanced High Capped	Cap rate	12.50%	N/A	N/A
	Index performance charge	4.98%	N/A	N/A
	Guaranteed multiplier	80%	N/A	N/A

*The High Par Capped Indexed Account has a 160% current participation rate (140% guaranteed).

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Key IUL terms

Cap rate

The maximum annual segment growth rate for an indexed account segment

Indexed performance charge

The monthly charge based on the policy value in the Indexed Appreciation Account that supports the Company's crediting of segment interest to the indexed accounts

Participation rate

The percentage of the change in the index value that will be recognized when calculating the segment growth rate

Guaranteed multiplier

Interest credits provided in addition to the segment growth rate

S&P 500® Index

Widely regarded as the best single benchmark of the US market, the S&P 500® Index includes 500 large cap common stocks actively traded in the United States

Barclays Global MA Index

Designed to track a diversified portfolio of global financial assets, the Barclays Global MA Index follows a systematic asset allocation process that aims to optimize the Index's return potential for a given level of risk, as well as to accommodate short-term market trends. The Index has the ability to change its portfolio as often as daily to adapt to shifting market conditions

For more information, please contact your insurance agent.

Insurance policies and/or associated riders and features may not be available in all states.

The life insurance policy describes coverage under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. Please contact your licensed agent or John Hancock for more information, costs, and complete details on coverage to help you determine if this policy is suitable for your needs. Availability of policies, features, and benefits may vary by state.

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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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Policy Form Series:
24PIUL, ICC23 24PIUL
24AIUL, ICC24 24AIUL,
22PSIUL, ICC22 22PSIUL
Page 4 of 4