



Universal life crediting rate history

For products with
inception dates of
2002 to present

Products issued through John
Hancock New York are not reflected.

Products currently available for sale

Product	Points of change	Crediting rate
Accumulation IUL 24	5/13/24	5.20%*
Protection IUL 24	2/26/24	5.45%*
Protection UL 22	2/28/22	4.65%
	9/1/22	4.85%
	3/1/23	4.95%
	11/1/24	4.65%
Protection SIUL 24	6/17/24	4.85%*
Protection SUL 22	5/16/22	4.65%
	9/1/22	4.85%
	3/1/23	4.95%
	11/1/24	4.65%

Products no longer available for sale

Product	Points of change	Crediting rate
Accumulation IUL 11	10/3/11	5.00%*
	5/1/13	4.80%*
	3/1/14	4.55%*
	3/1/18	4.35%*
	3/1/19	4.25%*
	3/1/20	4.10%*
	6/1/20	3.85%*
	3/1/21	3.70%*
	3/1/22	3.60%*
	3/1/23	3.80%*
	3/1/24	4.10%*
Accumulation IUL 14	1/31/14	4.55%*
	3/1/18	4.35%*
	3/1/19	4.25%*
	3/1/20	4.10%*
	6/1/20	3.85%*
	3/1/21	3.70%*
	3/1/22	3.60%*
	3/1/23	3.80%*
3/1/24	4.10%*	

*Fixed account rate.

Products no longer available for sale, *continued*

Product	Points of change	Crediting rate
Accumulation IUL 15	7/13/15	4.55%*
	3/1/18	4.35%*
	3/1/19	4.25%*
	3/1/20	4.10%*
	6/1/20	3.85%*
	3/1/21	3.70%*
	3/1/22	3.60%*
	3/1/23	3.80%*
	3/1/24	4.10%*
Accumulation IUL 17	3/13/17	4.40%*
	3/1/18	4.20%*
	3/1/19	4.10%*
	3/1/20	3.95%*
	6/1/20	3.70%*
	3/1/21	3.55%*
	3/1/22	3.45%*
	3/1/23	3.65%*
	3/1/24	3.95%
Accumulation IUL 18	5/14/18	4.20%*
	3/1/19	4.10%*
	3/1/20	3.95%*
	6/1/20	3.70%*
	3/1/21	3.55%*
	3/1/22	3.45%*
	3/1/23	3.65%*
	3/1/24	3.95%*
	Accumulation IUL 19	12/9/19
3/1/20		3.95%*
6/1/20		3.70%*
3/1/21		3.55%*
3/1/22		3.45%*
3/1/23		3.65%*
3/1/24		3.95%*

Product	Points of change	Crediting rate
Accumulation IUL 20	9/22/20	3.70%*
	3/1/21	3.55%*
	3/1/22	3.45%*
	3/1/23	3.65%*
	3/1/24	3.95%*
Accumulation IUL 21	5/24/21	3.55%*
	3/1/22	3.45%*
	3/1/23	3.65%*
	3/1/24	3.95%*
Accumulation IUL 21R	10/18/21	3.55%*
	3/1/22	3.45%*
	3/1/23	3.65%*
	3/1/24	3.95%*
Accumulation IUL 23	7/31/23	3.65%*
	3/1/24	4.45%*
Accumulation UL 06/07	1/13/06	5.50%
	7/1/06	5.30%
	6/1/10	5.10%
	7/1/11	5.00%
	5/1/13	4.80%
	3/1/14	4.50%
	3/1/18	4.35%
	3/1/19	4.25%
	3/1/20	4.10%
	6/1/20	3.85%
3/1/21	3.70%	
3/1/23	3.50%	
3/1/24	3.60%	

Product	Points of change	Crediting rate
Accumulation UL 09	1/12/09	5.30%
	6/1/10	5.10%
	7/1/11	5.00%
	5/1/13	4.80%
	3/1/14	4.50%
	3/1/18	4.35%
	3/1/19	4.25%
	3/1/20	4.10%
	6/1/20	3.85%
	3/1/21	3.70%
	3/1/23	3.50%
Performance UL Core issued prior to 11/1/04	3/1/24	3.60%
	11/1/03	6.05%
	5/1/04	5.75%
	11/1/04	5.65%
	9/1/05	5.35%
	3/1/06	5.05%
	8/1/08	4.80%
	2/1/09	4.55%
	6/1/10	4.45%
	7/1/11	4.35%
5/1/13	4.15%	
3/1/20	4.00%	
6/1/20	3.75%	
3/1/21	3.60%	
3/1/23	3.40%	
3/1/24	3.50%	

*Fixed account rate.

Products no longer available for sale, *continued*

Product	Points of change	Crediting rate
Performance UL Core issued 11/1/04 – 4/30/05	11/1/04	5.40%
	9/1/05	5.10%
	3/1/06	4.80%
	8/1/08	4.55%
	2/1/09	4.30%
	6/1/10	4.20%
	7/1/11	4.10%
	5/1/13	3.90%
	3/1/20	3.75%
	6/1/20	3.50%
	3/1/21	3.35%
	3/1/23	3.15%
	3/1/24	3.25%
	Performance UL Core issued on or after 5/1/05	5/1/05
9/1/05		4.85%
3/1/06		4.55%
8/1/08		4.30%
2/1/09		4.05%
6/1/10		3.95%
7/1/11		3.85%
5/1/13		3.65%
3/1/20		3.50%
6/1/20		3.25%
3/1/21		3.10%
3/1/23	3.00%	

Product	Points of change	Crediting rate	
Performance UL 03 issued prior to 11/1/04	3/1/02	6.60%	
	12/1/02	6.35%	
	5/1/03	6.20%	
	11/1/03	6.05%	
	5/1/04	5.75%	
	11/1/04	5.65%	
	9/1/05	5.35%	
	3/1/06	5.05%	
	2/1/09	4.80%	
	6/1/10	4.70%	
	7/1/11	4.60%	
	5/1/13	4.40%	
	3/1/19	4.30%	
	3/1/20	4.15%	
	6/1/20	3.90%	
	3/1/21	3.75%	
	3/1/23	3.55%	
	3/1/24	3.65%	
	Performance UL 03 issued on or after 11/1/04	3/1/02	6.60%
		12/1/02	6.35%
11/1/04		5.40%	
9/1/05		5.10%	
3/1/06		4.80%	
2/1/09		4.55%	
6/1/10		4.45%	
7/1/11		4.35%	
5/1/13		4.15%	
3/1/19		4.05%	
3/1/20		3.90%	
6/1/20		3.65%	
3/1/21		3.50%	
3/1/23	3.30%		
3/1/24	3.40%		

Product	Points of change	Crediting rate
Performance UL 06	7/28/06	4.80%
	8/1/08	4.55%
	6/1/10	4.35%
	7/1/11	4.25%
	5/1/13	4.05%
	3/1/20	3.90%
	6/1/20	3.65%
	3/1/21	3.50%
	3/1/23	3.30%
	3/1/24	3.40%
Performance UL 07	5/1/07	4.80%
	8/1/08	4.55%
	6/1/10	4.35%
	7/1/11	4.25%
	5/1/13	4.05%
	3/1/20	3.90%
	6/1/20	3.65%
Performance UL 08	3/1/21	3.50%
	3/1/23	3.30%
	3/1/24	3.40%
	1/28/08	4.80%
	8/1/08	4.55%
	6/1/10	4.35%
	7/1/11	4.25%
	5/1/13	4.05%
	3/1/20	3.90%
	6/1/20	3.65%
3/1/21	3.50%	
3/1/23	3.30%	
3/1/24	3.40%	

Products no longer available for sale, *continued*

Product	Points of change	Crediting rate
Performance UL 08R	8/1/08	4.55%
	6/1/10	4.35%
	7/1/11	4.25%
	5/1/13	4.05%
	3/1/20	3.90%
	6/1/20	3.65%
	3/1/21	3.50%
	3/1/23	3.30%
	3/1/24	3.40%
Performance UL 09	5/4/09	5.00%
	6/1/10	4.80%
	7/1/11	4.70%
	5/1/13	4.50%
	3/1/20	4.35%
	6/1/20	4.10%
	3/1/21	3.95%
	3/1/23	3.75%
3/1/24	3.85%	
Performance UL 10	6/1/10	5.00%
	7/1/11	4.90%
	5/1/13	4.70%
	3/1/19	4.35%
	3/1/20	4.20%
	6/1/20	3.95%
	3/1/21	3.80%
	3/1/23	3.60%
	3/1/24	3.70%

Product	Points of change	Crediting rate
Performance SUL 10	7/1/11	4.90%
	5/1/13	4.70%
	3/1/18	4.50%
	3/1/19	4.40%
	3/1/20	4.25%
	6/1/20	4.00%
	3/1/21	3.85%
	3/1/23	3.65%
	3/1/24	3.75%
	3/1/24	3.75%
Performance SUL 06	9/25/06	4.80%
	6/1/10	4.60%
	7/1/11	4.50%
	5/1/13	4.30%
	3/1/18	4.10%
	3/1/19	4.00%
	3/1/20	3.85%
	6/1/20	3.60%
	3/1/21	3.45%
	3/1/23	3.25%
Premier Life	3/1/24	3.35%
	10/3/11	4.85%
	5/1/13	4.65%
	3/1/14	4.40%
	3/1/18	4.20%
	3/1/19	4.10%
	3/1/20	3.95%
	6/1/20	3.70%
	3/1/21	3.55%
	3/1/23	3.35%
3/1/24	3.45%	

Product	Points of change	Crediting rate
Protection IUL 13	2/1/13	5.00%*
	5/1/13	4.80%*
	3/1/18	4.60%*
	3/1/19	4.50%*
	3/1/20	4.35%*
	6/1/20	4.10%*
	3/1/21	3.95%*
	3/1/22	3.85%*
	3/1/23	4.05%*
	3/1/24	4.35%*
Protection IUL 15	7/13/15	4.80%*
	3/1/18	4.60%*
	3/1/19	4.50%*
	3/1/20	4.35%*
	6/1/20	4.10%*
	3/1/21	3.95%*
	3/1/22	3.85%*
	3/1/23	4.05%*
Protection IUL 18	3/1/24	4.35%*
	11/12/18	4.50%*
	3/1/20	4.35%*
	6/1/20	4.10%*
	3/1/21	3.95%*
	3/1/22	3.85%*
	3/1/23	4.05%*
Protection IUL 20	3/1/24	4.35%*
	2/18/20	4.35%*
	6/1/20	4.10%*
	3/1/21	3.95%*
	3/1/22	3.85%*
	3/1/23	4.05%*
	3/1/24	4.35%*

*Fixed account rate.

Products no longer available for sale, *continued*

Product	Points of change	Crediting rate
Protection IUL 21	3/22/21	3.95%*
	3/1/22	3.85%*
	3/1/23	4.05%*
	3/1/24	4.35%*
Protection IUL 22	2/14/22	3.85%*
	3/1/23	4.05%*
	3/1/24	4.35%*
Protection IUL 22R	2/27/23	4.05%*
	3/1/24	4.35%*
Protection SIUL 13	7/30/13	4.80%*
	3/1/18	4.60%*
	3/1/19	4.50%*
	3/1/20	4.35%*
	6/1/20	4.10%*
	3/1/21	3.95%*
	3/1/22	3.85%*
	3/1/23	4.05%*
Protection SIUL 16	10/17/16	4.80%*
	3/1/18	4.60%*
	3/1/19	4.50%*
	3/1/20	4.35%*
	6/1/20	4.10%*
	3/1/21	3.95%*
	3/1/22	3.85%*
	3/1/23	4.05%*
	3/1/24	4.35%*

Product	Points of change	Crediting rate
Protection SIUL 19	11/11/19	4.50%*
	3/1/20	4.35%*
	6/1/20	4.10%*
	3/1/21	3.95%*
	3/1/22	3.85%*
	3/1/23	4.05%*
	3/1/24	4.35%*
	Protection SIUL 22	5/16/22
3/1/23		4.05%*
3/1/24		4.35%*
Protection UL 03	3/3/03	5.75%
	5/1/04	5.45%
	11/1/04	5.20%
	9/1/05	4.90%
	3/1/06	4.70%
	2/1/09	4.45%
	6/1/10	4.35%
	7/1/11	4.25%
	5/1/13	4.05%
	3/1/18	3.85%
	3/1/19	3.50%
Protection UL 11	3/1/20	3.35%
	6/1/20	3.10%
	3/1/21	3.00%
	1/3/11	5.20%
	5/1/13	5.05%
	3/1/18	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
	3/1/21	4.35%
	3/1/22	4.65%
	9/1/22	4.85%
	3/1/23	4.95%
	11/1/24	4.65%

Product	Points of change	Crediting rate
Protection UL 12 & SUL 12	2/8/12	5.20%
	5/1/13	5.05%
	3/1/18	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
	3/1/21	4.35%
	3/1/22	4.65%
	9/1/22	4.85%
Protection UL 13	11/1/24	4.65%
	5/1/13	5.05%
	3/1/18	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
	3/1/21	4.35%
	3/1/22	4.65%
Protection UL 15	9/1/22	4.85%
	3/1/23	4.95%
	11/1/24	4.65%
	4/8/15	5.05%
	3/1/18	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
	3/1/21	4.35%

*Fixed account rate.

Products no longer available for sale, *continued*

Product	Points of change	Crediting rate
Protection UL 16	3/7/16	5.05%
	3/1/18	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
	3/1/21	4.35%
	3/1/22	4.65%
	9/1/22	4.85%
	3/1/23	4.95%
	11/1/24	4.65%
Protection UL 18	3/19/18	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
	3/1/21	4.35%
	3/1/22	4.65%
	9/1/22	4.85%
	3/1/23	4.95%
Protection UL 19	11/11/19	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
	3/1/21	4.35%
	3/1/22	4.65%
	9/1/22	4.85%
	3/1/23	4.95%
	11/1/24	4.65%

Product	Points of change	Crediting rate
Protection SUL 03	9/2/03	5.75%
	5/1/04	5.45%
	11/1/04	5.20%
	9/1/05	4.90%
	3/1/06	4.70%
	2/1/09	4.45%
	6/1/10	4.35%
	7/1/11	4.25%
	5/1/13	4.05%
	3/1/18	3.85%
	3/1/19	3.50%
	3/1/20	3.35%
	6/1/20	3.10%
	3/1/21	3.00%
	Protection SUL 11	5/12/11
5/1/13		5.05%
3/1/18		4.95%
3/1/20		4.80%
6/1/20		4.55%
3/1/21		4.35%
3/1/22		4.65%
Protection SUL 13	9/1/22	4.85%
	3/1/23	4.95%
	11/1/24	4.65%
	7/30/13	5.05%
	3/1/18	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
	3/1/21	4.35%
	3/1/22	4.65%
	9/1/22	4.85%
3/1/23	4.95%	
11/1/24	4.65%	

Product	Points of change	Crediting rate
Protection SUL 19	11/25/19	4.95%
	3/1/20	4.80%
	6/1/20	4.55%
	3/1/21	4.35%
	3/1/22	4.65%
	9/1/22	4.85%
	3/1/23	4.95%
	11/1/24	4.65%
Protection SUL 19 Reprice	1/1/22	4.35%
	3/1/22	4.65%
	9/1/22	4.85%
	3/1/23	4.95%
	11/1/24	4.65%
Protection UL-G 05	2/1/05	5.25%
	7/1/06	5.05%
	3/1/18	4.85%
	3/1/19	4.50%
	3/1/20	4.35%
	6/1/20	4.10%
	3/1/21	3.95%
	3/1/23	3.75%
Protection UL-G 06 & 06R	3/1/24	3.85%
	1/13/06	4.00%
	3/1/18	3.80%
	3/1/19	3.45%
	3/1/20	3.30%
	6/1/20	3.05%
	3/1/21	3.00%

Products no longer available for sale, *continued*

Product	Points of change	Crediting rate
Protection UL-G 07 & 07R	2/1/07	4.00%
	3/1/18	3.80%
	3/1/19	3.45%
	3/1/20	3.30%
	6/1/20	3.05%
	3/1/21	3.00%
Protection UL-G 08	7/14/08	4.50%
	3/1/18	4.30%
	3/1/19	3.95%
	3/1/20	3.80%
	6/1/20	3.55%
	3/1/21	3.40%
	3/1/23	3.20%
	3/1/24	3.30%
Protection UL-G 09	1/12/09	4.50%
	3/1/18	4.30%
	3/1/19	3.95%
	3/1/20	3.80%
	6/1/20	3.55%
	3/1/21	3.40%
	3/1/23	3.20%
	3/1/24	3.30%
Protection UL-G 09R	7/13/09	4.50%
	3/1/18	4.30%
	3/1/19	3.95%
	3/1/20	3.80%
	6/1/20	3.55%
	3/1/21	3.40%
	3/1/23	3.20%
	3/1/24	3.30%

Product	Points of change	Crediting rate
Protection UL-G 10	2/12/10	4.50%
	3/1/18	4.30%
	3/1/19	3.95%
	3/1/20	3.80%
	6/1/20	3.55%
	3/1/21	3.40%
	3/1/23	3.20%
	3/1/24	3.30%
Protection SUL-G 06	5/1/06	5.25%
	7/1/06	5.05%
	3/1/18	4.85%
	3/1/19	4.50%
	3/1/20	4.35%
	6/1/20	4.10%
	3/1/21	3.95%
	3/1/23	3.75%
Protection SUL-G 08	3/1/24	3.85%
	1/28/08	4.75%
	3/1/18	4.55%
	3/1/19	4.20%
	3/1/20	4.05%
	6/1/20	3.80%
	3/1/21	3.65%
	3/1/23	3.45%
3/1/24	3.55%	

Product	Points of change	Crediting rate
Protection SUL-G 10	2/12/10	4.75%
	3/1/18	4.55%
	3/1/19	4.20%
	3/1/20	4.05%
	6/1/20	3.80%
	3/1/21	3.65%
	3/1/23	3.45%
	3/1/24	3.55%
UL 02; SUL 02; MUL-G 03; MUL-G '04; UL-LC; SUL-G 04	1/22/02	6.65%
	9/1/02	6.25%
	5/1/03	6.00%
	10/1/03	5.70%
	8/1/04	5.50%
	2/1/05	5.25%
	7/1/06	5.05%
	6/1/10	4.85%
	7/1/11	4.75%
	5/1/13	4.55%
UL-G 11 & 12	3/1/18	4.35%
	3/1/19	4.00%
	1/3/11	4.50%
	3/1/18	4.30%
	3/1/19	3.95%
	3/1/20	3.80%
	6/1/20	3.55%
	3/1/21	3.40%
3/1/23	3.20%	
3/1/24	3.30%	

Products no longer available for sale, *continued*

Product	Points of change	Crediting rate
SUL-G 11 & 12	1/3/11	4.75%
	3/1/18	4.55%
	3/1/19	4.20%
	3/1/20	4.05%
	6/1/20	3.80%
	3/1/21	3.65%
	3/1/23	3.45%
	3/1/24	3.55%
UL-G 13	1/4/13	4.50%
	3/1/18	4.30%
	3/1/19	3.95%
	3/1/20	3.80%
	6/1/20	3.55%
	3/1/21	3.40%
	3/1/23	3.20%
	3/1/24	3.30%
SUL-G 13	1/4/13	4.75%
	3/1/18	4.55%
	3/1/19	4.20%
	3/1/20	4.05%
	6/1/20	3.80%
	3/1/21	3.65%
	3/1/23	3.45%
	3/1/24	3.55%