



December 12, 2024

2025 dividend rate change

Dividend rate changes affect participating life products originally issued by John Hancock

Effective **January 1, 2025**, the dividend will change on participating traditional single life and survivorship policies originally issued through the John Hancock Life Insurance Company (JHLICO) and John Hancock Variable Life Insurance Company (JHVLICO). The dividend changes are as follows:

- **For policies issued prior to February 1, 2000** dividend interest crediting rates will increase by 0.75%, from 3.25% to 4.00%.
- **For policies issued on or after February 1, 2000** dividend interest crediting rates for that block are not changing.
- **There will be no change to the Dividend Accumulation Rate.**
- **The Mortality Dividend Scale** will be updated to reflect current mortality experience. The Mortality Dividend Rate has changed for many policies. The actual amount of the change will vary by policy type and policy issue date.

Life insurance policy dividends are based in part on investment and mortality experience. Policy dividends are subject to change, are not guaranteed and may vary from year to year.

Inforce illustrations

Illustrations projecting the new rate will be available starting on **December 12, 2024**.

For illustrations on inforce policies, you can quickly submit a request online via our policy portal. For requests on multiple policies, or for complex designs, please contact our Inforce Illustration unit at:

Phone: 1-800-732-5543

E-mail: usillustr@jhancock.com

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