

Great returns even in modest markets

Courtesy of the High Par Indexed Account's double guaranteed multipliers

The High Par Indexed Account on Accumulation IUL can provide significant customer value even when market returns are modest. The High Par Account is designed for clients with a conservative outlook, and it features not one, but two guaranteed enhancements to the account's credited rate: **a 140% guaranteed participation rate and a 155% guaranteed multiplier.**

That means that in a year when the S&P 500^{®1} returns only 3%, the High Par Indexed Account will return **at least 6.5% – guaranteed.** Of course, clients are also protected from negative returns by a 0% floor, and at higher rates of return, they can earn much higher credited rates:

High Par credited rates at various S&P 500 rates of return

S&P 500 RETURN		GUARANTEED PARTICIPATION RATE		GUARANTEED MULTIPLIER		CREDITED RATE
0%	X	140%	X	155%	=	0.0%
3%	X	140%	X	155%	=	6.5%
4%	X	140%	X	155%	=	8.7%
5%	X	140%	X	155%	=	10.9%
6%	X	140%	X	155%	=	13.0%
7%	X	140%	X	155%	=	13.2%

The 7% example above is subject to the High Par Indexed Account's current cap of 8.5%. The lesser of 8.5% or 7% times 140% is 8.5%. The 155% multiplier is then applied to 8.5% to arrive at 13.2%.

Flip the page to see how guaranteed multipliers can enhance the credited rate for Accumulation IUL's other two S&P 500 indexed accounts!

Great returns in any environment

Courtesy of the Capped and High Capped Indexed Accounts' guaranteed multipliers

The Capped and High Capped Indexed Accounts on Accumulation IUL feature **guaranteed multipliers** of their own: **155% and 130%**, respectively. Take a look below to see what that means for different S&P 500 returns:

Capped and High Capped Indexed Account credited rates at various S&P 500 rates of return

CAPPED INDEXED ACCOUNT

S&P 500 RETURN		GUARANTEED MULTIPLIER		CREDITED RATE
0%	X	155%	X	0.0%
5%	X	155%	X	7.8%
10%	X	155%	X	15.5%
15%	X	155%	X	15.9%

HIGH CAPPED INDEXED ACCOUNT

S&P 500 RETURN		GUARANTEED MULTIPLIER		CREDITED RATE
0%	X	130%	=	0.0%
5%	X	130%	=	6.5%
10%	X	130%	=	13.0%
15%	X	130%	=	18.9%

The 15% examples above are subject to the Capped Account's and High Capped Account's current caps of 10.25% and 14.5%, respectively

FOR MORE INFORMATION

call your **John Hancock Representative** or **National Sales Support** at **1-888-266-7498, option 2.**

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