



The power of indexed crediting

With Accumulation IUL '18, you can earn interest credits linked to the movement of the S&P 500^{®1} or Hang Seng[®] Index.¹ That means more cash value potential, along with the protection of a 0% floor.

HISTORICAL PERFORMANCE AND INDEXED ACCOUNT RESULTS

YEARS	S&P 500 INDEX POINT-TO-POINT PERFORMANCE	HIGH PAR CAPPED INDEXED	CAPPED INDEXED	HIGH CAPPED INDEXED	HANG SENG INDEX POINT-TO-POINT PERFORMANCE	CAPPED HANG SENG INDEXED
1990-1991	17.64%	8.50%	10.25%	14.50%	32.95%	12.25%
1991-1992	12.58%	8.50%	10.25%	12.58%	26.77%	12.25%
1992-1993	6.98%	8.50%	6.98%	6.98%	90.23%	12.25%
1993-1994	-1.75%	0.00%	0.00%	0.00%	-20.19%	0.00%
1994-1995	35.60%	8.50%	10.25%	14.50%	23.95%	12.25%
1995-1996	18.11%	8.50%	10.25%	14.50%	28.96%	12.25%
1996-1997	30.85%	8.50%	10.25%	14.50%	-16.97%	0.00%
1997-1998	19.70%	8.50%	10.25%	14.50%	-7.44%	0.00%
1998-1999	22.96%	8.50%	10.25%	14.50%	65.72%	12.25%
1999-2000	-4.44%	0.00%	0.00%	0.00%	-4.83%	0.00%
2000-2001	-16.25%	0.00%	0.00%	0.00%	-26.01%	0.00%
2001-2002	-20.80%	0.00%	0.00%	0.00%	-15.15%	0.00%
2002-2003	20.76%	8.50%	10.25%	14.50%	29.46%	12.25%
2003-2004	12.03%	8.50%	10.25%	12.03%	11.51%	11.51%
2004-2005	5.76%	8.50%	5.76%	5.76%	6.64%	6.64%
2005-2006	12.00%	8.50%	10.25%	12.00%	26.33%	12.25%
2006-2007	2.98%	4.77%	2.98%	2.98%	45.69%	12.25%
2007-2008	-40.07%	0.00%	0.00%	0.00%	-46.46%	0.00%
2008-2009	26.64%	8.50%	10.25%	14.50%	49.65%	12.25%
2009-2010	11.44%	8.50%	10.25%	11.44%	6.09%	6.09%
2010-2011	-2.40%	0.00%	0.00%	0.00%	-21.67%	0.00%
2011-2012	16.65%	8.50%	10.25%	14.50%	23.16%	12.25%
2012-2013	25.59%	8.50%	10.25%	14.50%	2.83%	2.83%
2013-2014	12.79%	8.50%	10.25%	12.79%	0.01%	0.01%
2014-2015	0.98%	1.57%	0.98%	0.98%	-8.34%	0.00%
2015-2016	11.44%	8.50%	10.25%	11.44%	5.38%	5.38%
2016-2017	17.70%	8.50%	10.25%	14.50%	29.88%	12.25%

If the Financial Index performs at 0% or below, the associated Indexed Accounts are credited 0%.

When the Financial Index has positive performance:

- High Par Capped Indexed Account cap rate is 8.5%
- Capped Indexed Account cap rate is 10.25%
- High Capped Indexed Account cap rate is 14.50%
- Capped Hang Seng Indexed Account cap rate is 12.25%

Guaranteed Indexed Account Multiplier:

- Applied to interest earned in Indexed Accounts starting at policy year 1 and remains throughout life of policy.

This example demonstrates what would have been credited with Accumulation IUL's current cap, and participation rates. Any new premiums designated to an Indexed Account(s) form new Segments on the 15th of each month and each has a one-year term. The current Participation and Cap Rates can be changed by the insurer, subject to the guaranteed levels stated in the policy. Subject to a Lock In Date of three business days. Source: S&P 500 Index data and Hang Seng Index data from 12/14/91 – 12/14/17.

Past performance is not indicative of future results.

With Protection IUL and Protection SIUL, you can earn interest credits linked to the movement of the S&P 500®¹ or Hang Seng® Index.¹ That means more cash value potential, along with the protection of a 0% floor.

HISTORICAL PERFORMANCE AND INDEXED ACCOUNT RESULTS

YEARS	S&P 500 INDEX POINT-TO-POINT PERFORMANCE	HIGH PAR CAPPED INDEXED	CAPPED INDEXED	PLUS CAPPED INDEXED	UNCAPPED INDEXED	HANG SENG INDEX POINT-TO-POINT PERFORMANCE	CAPPED HANG SENG INDEXED
1990-1991	17.64%	9.00%	10.00%	13.75%	11.14%	32.95%	13.50%
1991-1992	12.58%	9.00%	10.00%	12.58%	6.08%	26.77%	13.50%
1992-1993	6.98%	9.00%	6.98%	6.98%	0.48%	90.23%	13.50%
1993-1994	-1.75%	0.00%	0.00%	0.00%	0.00%	-20.19%	0.00%
1994-1995	35.60%	9.00%	10.00%	13.75%	29.10%	23.95%	13.50%
1995-1996	18.11%	9.00%	10.00%	13.75%	11.61%	28.96%	13.50%
1996-1997	30.85%	9.00%	10.00%	13.75%	24.35%	-16.97%	0.00%
1997-1998	19.70%	9.00%	10.00%	13.75%	13.20%	-7.44%	0.00%
1998-1999	22.96%	9.00%	10.00%	13.75%	16.46%	65.72%	13.50%
1999-2000	-4.44%	0.00%	0.00%	0.00%	0.00%	-4.83%	0.00%
2000-2001	-16.25%	0.00%	0.00%	0.00%	0.00%	-26.01%	0.00%
2001-2002	-20.80%	0.00%	0.00%	0.00%	0.00%	-15.15%	0.00%
2002-2003	20.76%	9.00%	10.00%	13.75%	14.26%	29.46%	13.50%
2003-2004	12.03%	9.00%	10.00%	12.03%	5.53%	11.51%	11.51%
2004-2005	5.76%	9.00%	5.76%	5.76%	0.00%	6.64%	6.64%
2005-2006	12.00%	9.00%	10.00%	12.00%	5.50%	26.33%	13.50%
2006-2007	2.98%	4.77%	2.98%	2.98%	0.00%	45.69%	13.50%
2007-2008	-40.07%	0.00%	0.00%	0.00%	0.00%	-46.46%	0.00%
2008-2009	26.64%	9.00%	10.00%	13.75%	20.14%	49.65%	13.50%
2009-2010	11.44%	9.00%	10.00%	11.44%	4.94%	6.09%	6.09%
2010-2011	-2.40%	0.00%	0.00%	0.00%	0.00%	-21.67%	0.00%
2011-2012	16.65%	9.00%	10.00%	13.75%	10.15%	23.16%	13.50%
2012-2013	25.59%	9.00%	10.00%	13.75%	19.09%	2.83%	2.83%
2013-2014	12.79%	9.00%	10.00%	12.79%	6.29%	0.01%	0.01%
2014-2015	0.98%	1.57%	0.98%	0.98%	0.00%	-8.34%	0.00%
2015-2016	11.44%	9.00%	10.00%	11.44%	4.94%	5.38%	5.38%
2016-2017	17.70%	9.00%	10.00%	13.75%	11.20%	29.88%	13.50%

If the Financial Index performs at 0% or below, the associated Indexed Accounts are credited 0%.

When the Financial Index has positive performance:

- High Par Capped Indexed Account current cap rate is 9.0%*
- Capped Indexed Account current cap rate is 10.0%*
- Plus Capped Indexed Account cap rate is 13.75%*
- Uncapped Indexed Account credits the full potential, less 6.5%**
- Capped Hang Seng Indexed Account cap rate is 13.50%*

Guaranteed Indexed Account Multiplier:

- Applied to interest earned in Indexed Accounts starting at policy year 6 and remains throughout life of policy.

This example demonstrates what would have been credited with Protection IUL's and Protection SIUL's current cap, threshold and participation rates. Any new premiums designated to an Indexed Account(s) form new Segments on the 15th of each month and each has a one-year term. The current Participation, Cap and Threshold Rates can be changed by the insurer, subject to the guaranteed levels stated in the policy. Subject to a Lock In Date of three business days. Source: S&P 500 Index data and Hang Seng Index data from 12/14/91 - 12/14/17.

Past performance is not indicative of future results.

*The Indexed Account Cap rate is 1.0% less for Protection IUL 15 in New York. Protection SIUL 16 is not currently available in New York.

**Uncapped Indexed Account, Threshold Rate for New York is 0.5% higher, current rate is 7.0% for Protection IUL '15. Protection SIUL '16 is not currently available in New York.

For more information, please contact your financial advisor.

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