



ACCUMULATION INDEXED UNIVERSAL
LIFE INSURANCE

*Flexibility, growth and protection
tailored to fit your needs*



John Hancock | **Vitality**

OFFERING SAVINGS & REWARDS
FOR LIVING HEALTHY

***Accumulation IUL** is an indexed universal life insurance policy that offers a lifetime of financial protection for you and your family.*



INSURANCE PRODUCTS:

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Federal Government Agency	

Plan for the future. Today.

You have many goals in life. You want your family and business to be financially secure, and you may also want to grow and protect your assets for the future.

Accumulation IUL¹ is an innovative life insurance policy that can help you achieve these goals by providing:



Protection

- **Financial security** for you and your loved ones
- **Death benefit coverage** to protect your family no matter what life brings
- **Over 150 years** of strength, stability, and life insurance experience with John Hancock



Flexibility

- **The opportunity to choose** from many optional riders and features
- Premium savings and rewards for living a healthy life with the optional **John Hancock Vitality Program**



Growth

- **Cash value growth potential** to supplement future income and enjoy a more comfortable retirement
- **Loans and withdrawals** to help pay for education or other future expenses



Tailor your policy

Accumulation IUL can be customized based on your specific financial goals and objectives both today and tomorrow. Take a look at the many flexible features and options available to you:

Income Tax-Free Death Benefit

The primary purpose of life insurance is to protect your family and provide an income-tax free death benefit should something unexpected happen to you. With proper planning, your loved ones will receive the proceeds directly (without probate) on an income- and estate-tax favored basis.²

Policy Loans and Withdrawals

You may also take out loans and make withdrawals against your policy's cash value to supplement retirement income or fund other expenses. Your policy's cash value potential is built up over time through a combination of premium payments and interest credits – and grows on a tax-deferred basis.³

No-Lapse Guarantee

Your Accumulation IUL policy provides a no-lapse guarantee, which means it will remain in force even if the cash surrender value falls to zero or below.⁴

Premium Payment Flexibility

You can vary your premium payments to better fit your financial objectives. If your primary concern is death benefit protection, you may want to fund your policy to life expectancy or beyond. But if your objective is to take advantage of your policy's cash value potential, you may want to increase the amount of your premium payments. Certain minimum premium payments are required, and paying less may cause your no-lapse guarantee to terminate early.⁵

You can also use the Preliminary Funding Account (PFA) to pay premiums. The (PFA) is an account designed to be used by you to pay the annual premium and is established with a single lump-sum payment. With this account, we'll automatically transfer your scheduled premium payment from the PFA to your policy each year. And while your policy is being funded, you'll earn a competitive guaranteed rate of return on the money in this account.⁶

LIFETRACK

LifeTrack is an optional and complimentary service, where your billed premium automatically adjusts each year to help ensure that you achieve overall life insurance objectives.



Premium allocation options

Accumulation IUL offers the flexibility of five premium allocation options — giving you the ability to distribute your premiums among four different indexed accounts and a fixed account based on your investment strategy and goals. And you can update this allocation over time, as your needs change.

Regardless of which allocation you choose, your policy value is deposited in John Hancock’s General Account and guaranteed by the company against any investment loss. The policy does not directly participate in any stock or equity investments.

Indexed Accounts

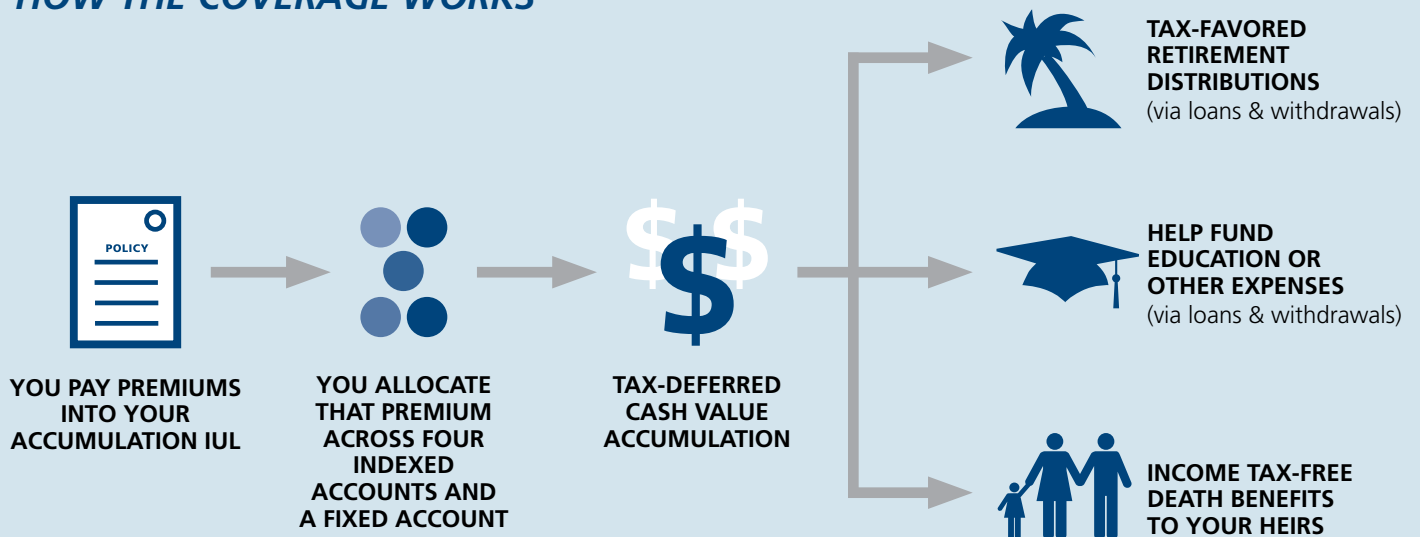
The **four indexed accounts** track the performance of certain stock indices. Your policy will earn interest linked to the performance of the stock indices.

Accumulation IUL’s indexed account options provide the potential for higher interest crediting than traditional fixed interest crediting policies, and there is a **guaranteed 0% floor** on annual interest crediting which protects from downside market performance.

Fixed Account

Offers competitive and stable performance, and a guaranteed interest crediting rate of 2%.

HOW THE COVERAGE WORKS



It is important to consult your financial professional to review a premium allocation strategy that meets your specific objectives and for a personalized product illustration.

Get rewarded for living healthy with John Hancock Vitality!

When you add John Hancock Vitality to your Accumulation IUL policy, you can earn valuable premium savings and rewards by simply living a healthy life. And the more you participate, the more you can save! Whether you enjoy healthy living today or simply aspire to live healthier, John Hancock Vitality offers a personalized program just for you.



Accumulation IUL with Vitality offers:

- **An increase in retirement income potential**
- An **Apple Watch® Series 3** for as little as \$25 plus tax or a complimentary **Fitbit®** device⁷
- **Up to \$600 in savings** on the healthy food you buy⁸
- A **HealthyMind™ benefit** that rewards you for meditating as little as 10 minutes a day and for getting a good night's sleep⁹
- A **free 12-month subscription to Headspace®**, a top-rated meditation app with millions of users in more than 190 countries¹⁰
- **Entertainment, shopping, and travel rewards**¹¹



REAL PEOPLE. REAL RESULTS.

John Hancock Vitality policyholders are more active than ever:



They take an average of 9,323 steps per day,¹² compared to 5,000 steps for the average American.¹³



They've earned more than 200,000 rewards, valued at over \$2.3 million.¹²



They love their Apple Watches so much they're using them 6 out of 7 days a week.¹²



They're recommending John Hancock Vitality twice as often as people who own traditional life insurance policies.¹⁴



***Strength. Stability.
John Hancock.***

John Hancock's strong ratings, as judged by the major rating agencies, are a comprehensive measure of the company's financial strength and stability. This is important because these financial ratings reflect the life insurance company's ability to pay claims in the future. With over 150 years of experience, John Hancock offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents, and distribution partners.



For more information and a personalized product illustration,
please contact your financial advisor.

1. Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.
2. Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income tax purposes. There are few exceptions such as when a life insurance policy has been transferred for valuable consideration. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. Please consult your tax advisor for guidelines specific to your situation.
3. Loans and withdrawals may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Withdrawals in excess of the cost basis (premiums paid) will be subject to tax and certain withdrawals within the first 15 years may be subject to recapture tax. Additionally, policies classified as Modified Endowment Contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½. Cash value available for loans and withdrawals may be more or less than originally invested. Withdrawals are available after the first policy year.
4. The No-Lapse Guarantee (NLG) is automatically included with Accumulation IUL. It guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided the NLG cumulative premium test performed at the point of lapse is met and policy debt does not exceed the policy value. At the end of the No-Lapse Guarantee period, the policy value may be insufficient to keep the policy in force. Thereafter, premiums significantly higher than the No-Lapse Guarantee premium may be required to keep the policy in force. If you pay only the premium to satisfy the No-Lapse Guarantee, you may be foregoing the advantage of building up policy value. Once lapsed, the guarantee cannot be reinstated. The maximum duration of the NLG is 15 years, with lesser durations for older ages. The duration of the NLG for any Supplemental Face amount is 5 years. The No-Lapse Guarantee is 5 years if you elect the Return of Premium rider or if you elect to increase the Supplemental Face Amount. Factors such as, but not limited to, loans, withdrawals, or any other change allowed under the contract could potentially terminate the No-Lapse Guarantee.
5. Be sure to consult a tax advisor before you change the amount or frequency of premium payments as there may be federal tax consequences.
6. There is a minimum and maximum funding amount for the PFA as well as a minimum and maximum funding period. Interest earned in the PFA will be taxable. Partial withdrawals are not available from the PFA and if a full withdrawal is requested, the PFA will terminate, and an early termination fee will apply. Refer to the PFA Agreement for more information.
7. **Apple Watch program is not available in New York.** You can order Apple Watch Series 3 (GPS) by electronically signing, at checkout, a Retail Installment Agreement with the Vitality Group, for the retail price of the watch. After an initial payment of \$25 plus tax, over the next two years, monthly out of pocket payments are based on the number of Standard and Advanced workouts completed. Upgrade fees apply if you choose Apple Watch Series 3 (GPS + Cellular), and certain bands and case materials. Apple Watch Series 3 (GPS) requires an iPhone 5s or later with iOS 11 or later. Apple Watch Series 3 (GPS + Cellular) requires an iPhone 6 or later with iOS 11 or later. Apple Watch Series 3 (GPS + Cellular) and iPhone service provider must be the same. Cellular is not available with all service providers. Roaming is not available outside your carrier network coverage area. Wireless service plan required for cellular service. Contact your service provider for more details. Check www.apple.com/watch/cellular for participating wireless carriers and eligibility. Apple is not a participant in or sponsor of this promotion. iTunes and Apple Watch are a registered trademark of Apple Inc. All rights reserved.
8. The HealthyFood benefit is available on qualifying purchases in the first year in the Vitality Program. In subsequent years HealthyFood savings apply to members who earn Gold or Platinum status in the Vitality Program.
9. The HealthyMind benefit is not available in New York.
10. Based on internal data from Headspace.com, About Us, accessed from: <https://www.headspace.com/about-us>. This feature is not available in New York.
11. In New York, entertainment, shopping, and travel rewards are not available and are replaced by healthy living and active lifestyle rewards.
12. Based on John Hancock Vitality member experience since inception in US, April 2015.
13. BusinessInsider.com, Here's how much the average American walks every day, July 2015, accessed from: <http://www.businessinsider.com/heres-how-much-the-average-american-walks-every-day-2015-7>.
14. Based on John Hancock's Net Promotor Score Data, reported from Clarabridge April 2017.

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.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

Please consult your financial representative as to how premium savings may affect the policy you purchase. Paying a premium amount that differs from an originally illustrated amount could reduce the duration of your policy's No Lapse Guarantee feature or impact other features of your policy.

There are costs of insurance, surrender, and other charges associated with this policy.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy.

You must elect the Healthy Engagement Rider to participate in the John Hancock Vitality Program. There are additional costs associated with the Healthy Engagement Rider. You may make a Written Request to terminate this Rider at any time. In addition, this Rider will terminate when the Policy is exchanged or terminated.

Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy and Healthy Engagement Rider.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York)

and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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Policy Form Series:
18AIUL, ICC18 18AIUL
Rider Form Series:
17HER, ICC16 17HER
18PFAA

