

Income and a whole lot more!

Accumulation IUL offers highly competitive income solves, but that's not all. It also delivers a well balanced mix of:

- Competitive target premiums
- Diverse range of Indexed Account options with competitive cap rates
- Guaranteed Indexed Account Multiplier-applied to interest earned in the Indexed Accounts starting at policy year 1 and remains throughout life of policy

And when you add the John Hancock Vitality Program, your clients can boost income even further by simply living a healthy life!

Take a look at how Accumulation IUL offers highly competitive income

MALE, AGE 45, BEST RISK CLASS, PAYING \$100K FOR 5 YEARS

COMPANY	PRODUCT	INCOME	TARGET	CUMULATIVE CHARGES OVER POLICY LIFETIME	CAP RATE - HIGH CAPPED ACCOUNT	BONUS/MULTIPLIER	BONUS GUARANTEED
John Hancock	Accumulation IUL with Vitality (Gold)	\$166,514	\$39,494	\$1,026,757	14.50%	1.30 All Years	Yes
John Hancock	Accumulation IUL (no Vitality)	\$164,974	\$39,478	\$1,021,204	14.50%	1.30 All Years	Yes
Pacific Life	PDX	\$162,702	\$39,999	\$3,881,721	13%	Varies Years 3+	No
AIG	Max Accumulator+ IUL	\$140,815	\$39,060	\$281,103	N/A	0.65% Interest Years 5+	No
Allianz	LifePro+ Elite	\$139,703	\$34,445	\$342,504	20%	1.15 All Years	Yes
Symetra	Accumulation IUL 1.0	\$129,912	\$40,955	\$1,325,307	14%	1.15 Years 11+	Yes
Penn Mutual	Accumulation Builder Select	\$113,617	\$36,620	\$528,550	11.50%	1.10 All Years	Yes
AXA	Brightlife Grow	\$108,775	\$34,244	\$1,642,667	11.50%	0.50% Interest Years 11-15, 1.00% Years 16+	No
Nationwide	YourLife IUL Accum	\$105,780	\$37,193	\$225,641	9%	1.15 All Years	Yes

The example shown is based on a Minimum Non-Mec Death Benefit, Option 2 changing to 1 in optimal year, at maximum illustrated rate. Solving for distributions from years 21-40 (withdrawals to basis and then fixed loans) with \$1 of CSV at age 121. Accumulation IUL with Vitality Values assumes achieving Gold Status in all years. Competitor information is current and accurate to the best of our knowledge as of May 2018. The data shown is taken from various company illustrations. Current interest rates may be different for each company and may not be guaranteed. These comparisons cannot be used with the public and complete personalized policy illustrations for each representative company must be presented or discussed with your clients. Please have your clients consult with their professional advisors to determine which product is more suitable. Index Accounts used are John Hancock's High Capped Indexed Account, Pacific Life's 1 Year High Cap Indexed Account; Symetra's S&P 500 Index – Select; AIG's Blend Participation Rate Account; Allianz's Annual Point-to-Point Blended Index Bonus account; Penn's 1 Year S&P 500 account; AXA's Plus Annual S&P 500; and Nationwide's 1 Year S&P 500 Pt to Pt with Multiplier.

FOR MORE INFORMATION

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

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Insurance policies and/or associated riders and features may not be available in all states.

Loans and withdrawals will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. 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.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

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.

MLINY060118012