

UNMATCHED INCOME POTENTIAL STRONG DOWNSIDE PROTECTION

INTRODUCING THE NEW **Accumulation IUL**

MAY 14, 2018

John Hancock's new **Accumulation IUL** is now an even more competitive product for all cash accumulation scenarios. With unmatched income potential, greater downside protection and the unique benefits of the John Hancock Vitality Program, the new Accumulation IUL delivers more value for you and your clients.

Product Highlights¹

- **Much improved** retirement income potential
- **Strong downside protection** in lower return years
- **Updated** indexed account options
- The John Hancock Vitality Program which offers **valuable rewards and discounts** for living healthy

MALE AGE 45, BEST RISK CLASS, 7 YEARS OF \$80K PREMIUM, 20 YEARS OF INCOME

COMPANY	INCOME	TARGET	DISTANCE TO BEST
NEW! John Hancock AIUL '18	\$177,234	\$31,563	—
Pacific Life	\$164,643	\$31,999	-7%
Symetra	\$158,870	\$32,764	-10%
AIG	\$151,865	\$31,238	-14%
North American	\$143,747	\$28,150	-19%
Minnesota	\$140,411	\$28,044	-21%
John Hancock AIUL '17	\$140,011	\$31,454	-21%
AXA	\$121,029	\$27,396	-32%
Nationwide	\$115,656	\$31,197	-35%
Prudential	\$111,492	\$34,683	-37%

Assuming income from years 21-40 solving for \$1 at age 121, Min Non MEC face amount, GPT option 2 switching to 1 in optimal year, face decrease in optimal year. All companies based on max illustrated rate and each company's current caps and participation rates. Competitors blended to John Hancock's target. John Hancock's product based on 100% allocation to High Capped Indexed Account. All products shown assume a one year, point-to-point crediting option. 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. These values are not guaranteed. The comparison in this communication are of different products which vary in rates, fees, expenses, features, and benefits. 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 find out which type of life insurance is more suitable. Rolling targets apply to the first 24 months of the policy (not available in New York).

State Approvals and Illustration System

Please refer to the state approval map for most current state approvals. JHillustrator will be updated as states are approved.

New Business and Underwriting Information

Accumulation IUL '18 has improved in most all scenarios for your clients. As way of transition, the older Accumulation IUL '17 product will continue to be offered through May 28th (see full transition dates below).

If you have a pending case in New Business, we encourage you to run an Accumulation IUL '18 illustration to see if your client will benefit from the new product's improvements. If you wish to have the Accumulation IUL '18 policy issued, a revised illustration is required.

Applications for Accumulation IUL '17 will continue to be accepted until May 28, 2018, provided the following requirements are met:

DATES	DEADLINE REQUIREMENTS
May 28, 2018	<p>Note that if the policy is to be trust-owned, at a minimum the insured's signature is required on the application by this date.</p> <p>If seeking an Informal Offer, the John Hancock home office must receive a Accumulation IUL '17 illustration signed by the insured and owner, and a tentative underwriting decision must be obtained by this date.</p> <p>If seeking a Formal Offer, the John Hancock home office must receive a Accumulation IUL '17 application signed by the insured and owner by this date. An illustration on the case is also required.</p> <p>For a Term Conversion, the John Hancock home office must receive a Term Conversion application signed by the insured and owner by this date.</p> <p>For NY replacements, the John Hancock home office must have received an Accumulation IUL '17 application signed by the insured and owner in addition to a fully executed New York Definition of Replacement (NB4082NY), Notification and Authorization form (NB4084NY), and Important Notice Regarding Replacement (NB4081NY).</p>
July 16, 2018	John Hancock must have provided a final underwriting offer, received all administrative requirements to issue the policy, and received confirmation to proceed with the 1035 Exchange (if applicable).

In-force Cases

Please consult John Hancock's **Internal Replacement Guidelines** if you have a client considering replacing their existing John Hancock coverage.

FOR MORE INFORMATION

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

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.

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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. MLINY051118079

Marketing tools

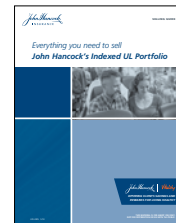
A wide variety of marketing materials have been developed to help you promote Accumulation IUL with Vitality.



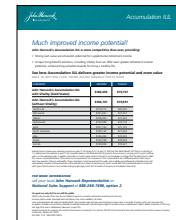
Consumer Guide



Producer Guide



IUL Selling Guide



MUCH Improved Income Potential



Indexed Allocation Options