



UNMATCHED INCOME POTENTIAL STRONG DOWNSIDE PROTECTION

INTRODUCING THE **NEW Accumulation IUL**

The **new Accumulation IUL** is **more competitive for all scenarios**, with **strong income potential** and **downside protection** — Accumulation IUL is *hard to beat!*

- *New!* Much improved income potential
- *New!* High Capped Indexed Account option
- *New!* All Indexed Accounts — guaranteed multiplier begins in year 1

TOPPING THE INCOME CHARTS WITH ACCUMULATION IUL PRODUCT RANKING BY INCOME (\$)

5 Pay Premium Scenarios (by age)

20 YEARS OF INCOME

		6% (CAPPED)			MAX RATE (HIGH CAPPED)		
		35	45	55	35	45	55
MALE	Super Preferred	3	2	2	5	1	2
	Preferred	3	2	2	5	1	3
	Standard Plus	2	2	5	4	2	4
FEMALE	Super Preferred	1	2	4	1	1	3
	Preferred	2	2	4	1	1	4
	Standard Plus	2	2	5	2	2	5

Pay Premium to Retirement Scenarios (by age)

20 YEARS OF INCOME

		6% (CAPPED)			MAX RATE (HIGH CAPPED)		
		35	45	55	35	45	55
MALE	Super Preferred	1	1	2	3	1	2
	Preferred	1	1	2	3	1	2
	Standard Plus	1	2	2	3	2	3
FEMALE	Super Preferred	1	1	2	3	2	3
	Preferred	1	1	2	3	1	3
	Standard Plus	1	2	2	3	2	3

Competitor information is current and accurate to the best of our knowledge as of May 2018. The data shown is taken from illustrations. Values are not guaranteed and certain assumptions are subject to change by the insurer. Actual results may be more or less favorable.

This comparison cannot be used with the public. Pay to Retirement: Increasing DB switching to level at retirement age (65 for Age 35 and 45, 70 for Age 55); Fixed Annual Premium to retirement age; Distributions at retirement taken for 20 years; Switch at Basis; Targeting \$10,000 CSV at A100; Monthly distributions. 5 pays: Increasing DB switching to level in year 6; Fixed Annual Premium of \$100,000 for 5 years; 20 year Distributions starting in later of Age 65 or Policy Year 11, Fixed loans (after basis) targeting \$1 at Maturity; Monthly Distributions (where available); Using Face Reduction feature (where available). See Disclosure below for all the benchmarked accounts used for all competitors.

Accumulation IUL Tools and Materials

www.JHSalesHub.com

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Unless otherwise stated, Indexed Account used for 6% is as follow: Allianz's Life Pro+ Elite – Annual Point-to-Point S&P 500® Bonus, American General's Max Accumulator+ IUL – Core Cap Rate Account – S&P 500®, AXA's BrightLife Grow – Core Annual S&P 500, Global Atlantic's Lifetime Builder Elite – 1 Year Point to Point, Lincoln's WealthAdvantage Indexed UL – 1 Year Point to Point – Capped, Midland National's XL EC5 – S&P 500® Annual Point-to-Point, Minnesota Life's Orion Indexed Universal Life – S&P 500® with Multiplier, Mutual of Omaha's Income Advantage IUL – One-Year 100% Participation Account, National Life's NL FlexLife II - Indexed Strategy 1, S&P 500® point-to-point Cap Focus, Penn Mutual's Accumulation Builder Select IUL – 1 Year S&P 500®, Prudential's PruLife Index Advantage (2018) – Indexed Account, Principal's Indexed Universal Life Accumulation – S & P 500 Price Return Index-Linked Account, Transamerica's Financial Foundation IUL – S&P 500® Index Account, Voya Financial's Global Choice – S&P 500® 1 Year Point to Point, Zurich's Accumulation Index UL – S&P 500® Index Account; Indexed Account used for AG49 is as follow: Allianz's Life Pro+ Elite – Annual Point-to-Point Blended Index Bonus, American General's Max Accumulator+ IUL – High Cap Rate Account – S&P 500®, AXA's BrightLife Grow – Plus Annual S&P 500®, Global Atlantic's Lifetime Builder Elite – 1 Year Point to Point, Lincoln's WealthAdvantage Indexed UL – 1 Year Point to Point – Capped, Midland National's XL EC5 – S&P 500 Annual Point-to-Point, Minnesota Life's Orion Indexed Universal Life – S&P 500® High Cap, Mutual of Omaha's Income Advantage IUL – One-Year 100% Participation Account, National Life's NL FlexLife II - Indexed Strategy 1, S&P 500® point-to-point Cap Focus, Penn Mutual's Accumulation Builder Select IUL – 1 Year S&P 500®, Prudential's PruLife Index Advantage (2018) – Indexed Account, Principal's Indexed Universal Life Accumulation – S & P 500 Price Return Index-Linked Account, Transamerica's Financial Foundation IUL – S&P 500® Index Account, Voya Financial's Global Choice – S&P 500® 1 Year Point to Point, Zurich's Accumulation Index UL – S&P 500® Plus Index Account

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 59 1/2.

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.

MLINY051818118