



October 11, 2021

Now approved in Delaware

Protect today & expand the possibilities *for tomorrow*

For clients who want strong tax-deferred cash value accumulation potential with downside protection, show them the compelling solution our enhanced Accumulation VUL can offer, including:

- **Industry-leading cash value accumulation** and retirement income potential for younger-age clients, featuring new 7702 tax rates
- **New cash value enhancement rider** that allows higher early cash value potential
- **Expanded range of indexed account allocation options** — new Base Two Year Capped Indexed Account with 16% cap and High Capped Indexed Account with 11.25% cap
- **Broad, diversified portfolio offerings**, including the Lifestyle and Managed Volatility Portfolios as well as access to TOPS® ETF Portfolios
- **Additional savings and rewards** for healthy living with John Hancock Vitality

See the income potential compared to top VUL competitors

Male, 35, Preferred Non-Smoker, \$15K pay to age 65

Company	Income	% From AVUL '21	Target
John Hancock Accumulation VUL '21	\$142,634	—	\$4,705
Prudential	\$141,564	-1%	\$3,421
Lincoln	\$140,648	-1%	\$7,809
Pacific Life	\$138,176	-3%	\$5,206
Nationwide	\$138,156	-3%	\$4,137
John Hancock Accumulation VUL '21 (Same face amount as AVUL 19)	\$137,951	-3%	\$8,366
Protective	\$137,196	-4%	\$6,494
Equitable	\$134,622	-6%	\$6,879
Penn Mutual	\$131,448	-8%	\$6,499
Principal	\$131,370	-8%	\$5,275
Securian	\$128,902	-10%	\$4,365
John Hancock Accumulation VUL '19	\$125,570	-12%	\$5,883
Ameritas	\$101,321	-29%	\$5,101

Example based on taking maximum monthly withdrawals to basis, followed by loans in years 31-50, solving for \$1 at age 121. Assumes 8.0% gross rate of return, weighted average expenses and current charges. Competitor information is current and accurate to the best of our knowledge as of June 2021. The data shown is taken from various company illustrations. Rates of return may be different for each company. It assumes a hypothetical rate of return and/or current interest crediting rate and may not be used to project or predict investment results. Unless indicated otherwise, these values are not guaranteed. We urge you to share with your clients a basic illustration showing the impact of 0% and maximum charges and/or the guaranteed interest crediting rate and the impact it will have on policy cash value and death benefit.

State approvals

Accumulation VUL '21 has been approved in all states except CA, FL and NY.

New business and underwriting information

Deadline	Requirements
October 29, 2021	<p>If seeking an informal offer — the John Hancock home office must receive an Accumulation VUL '19 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 an Accumulation VUL '19 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>
January 07, 2022	<p>By this date, John Hancock must have provided a final underwriting offer, received all administrative requirements to issue the policy, including at least the minimum initial premium, and received confirmation to proceed with the 1035 Exchange (if applicable).</p>

Prospectus update

The new Accumulation VUL '21 prospectus is now available for download via JHSalesHub.com. Please note: whenever an Accumulation VUL prospectus is used, it must be accompanied by a John Hancock Variable Insurance Trust (JHVIT) prospectus and applicable supplements.

Promotional website and marketing materials

Visit JHSalesHub.com for everything you and your distribution partners need to start selling today! The site includes key marketing materials and access to the illustration system.

For more information, please call your **John Hancock Sales Representative** or **National Sales Support** at **888-266-7498, option 2.**

This material is for Institutional/Broker-Dealer use only. Not for distribution or use with the public.

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.

Allocating net premiums to Lifestyle or Managed Volatility Portfolios is designed to help reduce the market volatility that one may experience through the allocation of premiums to only one or a small number of investment options. There are risks associated with any investment and it is possible to lose money by investing in the Lifestyle and Managed Volatility Portfolios.

The portfolios described above are not retail mutual funds and are only available under variable annuity contracts, variable life policies or through participation in tax qualified retirement plans. Although the portfolios' investment adviser or subadvisers may manage retail mutual funds with similar names and investment objectives, no representation is made, and no assurance is given, that any portfolio's investment results will be comparable to the investment results of any other fund, including other funds with the same investment adviser or subadviser. Past performance is no guarantee of future results.

The TOPS® ETF Portfolios are managed by ValMark Advisers, Inc., and distributed by Northern Lights Distributors, LLC and Milliman Financial Risk Management, LLC serves as the sub advisor. Northern Lights Distributors, LLC is not affiliated with ValMark Advisers, Inc., Milliman Financial Risk Management, LLC or John Hancock.

Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance-related charges. Variable universal life insurance products are subject to market risk and are unsuitable as a short-term savings vehicle. Cash values are not guaranteed and will fluctuate, and the policy may lose value.

Variable life insurance is sold by product and fund prospectuses, which should be read carefully. They contain information on the investment objectives, risks, charges and expenses of the variable product and its underlying investment options. These factors should be considered carefully before investing.

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 02116 (not licensed in New York), and securities are offered through **John Hancock Distributors LLC** through other broker-dealers that have a selling agreement with John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02116.

MLI062321659-1 Page 2 of 2. Not valid without all pages.