



LIFE INSURANCE

PROTECTION IUL | ACCUMULATION IUL



John Hancock's IUL Products – Delivering Positive Returns

Nine Indexed UL segments have matured since John Hancock introduced its first IUL product in 2011. During this volatile time in equity markets, John Hancock's IUL policy owners have enjoyed the peace of mind that comes with a 0% floor – and they have realized significant positive returns.

John Hancock's Capped Indexed Account is linked to the S&P 500® Index and gives policy owners a guaranteed floor of 0% and a current cap of 13%. The Uncapped Indexed Account offers them the same guaranteed floor and unlimited growth potential by crediting the full gain of the S&P 500 Index, less 5%.

TAKE A LOOK

JOHN HANCOCK'S FIRST 9 IUL SEGMENTS

Segment Maturity Date	S&P 500 Index Return	Capped Account	Uncapped Account
October '12	16.7%	✓ 13.0%	11.2%
November '12	8.3%	8.3%	2.8%
December '12	16.6%	✓ 13.0%	11.1%
January '13	14.1%	✓ 13.0%	8.6%
February '13	12.7%	12.7%	7.2%
March '13	12.1%	12.1%	6.6%
April '13	16.0%	✓ 13.0%	10.5%
May '13	23.3%	✓ 13.0%	↑ 17.8%
June '13	22.4%	✓ 13.0%	↑ 16.9%
Average:	15.8%	12.3%	10.3%

✓ Indicates Capped Account credited the entire capped amount

↑ Indicates Uncapped Account credited more than 13%

For the period from October 2011 to May 2013, the threshold rate was 5.5%. Effective May 1, 2013, the threshold rate is 5.0%

*Now the two indexed accounts are available on two industry-leading products. **Accumulation IUL** is a market leader in retirement income potential and **Protection IUL** is a market leader in cost-effective death benefit protection.*

Run a Protection IUL or Accumulation IUL illustration today to see these advantages and to see how your clients can join these satisfied policy owners.

In New York, the current Cap Rate is 12% and the current Threshold Rate is 5.5% and the Fixed Account Rate is 4.55%.

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