



LIFE INSURANCE

ACCUMULATION IUL



ACCUMULATION

January 31, 2014

John Hancock's NEW Accumulation IUL

Now with Rolling Targets and Improved Performance

We're on a roll with Accumulation IUL's cash value accumulation and retirement income potential. And with new rolling targets¹ — it's more competitive than ever!

New features include:

- Rolling targets that deliver an extra boost to compensation
- Targets increased up to 5% (death benefit option 1)
- Highly competitive retirement income solves
- More flexibility with John Hancock's enhanced Long-Term Care rider

GREATER INCOME POTENTIAL AND HIGHER TARGETS!

Male, 45, Preferred Non Smoker, Paying \$20,000 Annually for 20 years

Company	Income	Cash Value Year 20	Target Premium
John Hancock's New Accumulation IUL	\$54,578	\$677,691	\$8,209
Pacific Life*	\$53,913	\$672,340	\$8,209
Minnesota Life	\$52,030	\$668,184	\$7,390
ING	\$50,967	\$645,157	\$7,740
Nationwide	\$50,844	\$617,702	\$7,664
AXA	\$49,650	\$647,472	\$5,633
Lincoln	\$47,007	\$645,987	\$7,881
Transamerica	\$39,331	\$596,527	\$6,474

* Blended to John Hancock's target.

Example based on taking maximum monthly distributions in years 21–40, solving to endow at age 121. Min-non MEC death benefit switching from option 2 (increasing death benefit) to option 1 (level death benefit) in optimal year. All companies based on 6% illustrated rate and each company's current caps and participation rates. All products shown assume a one-year point-to-point crediting option on the S&P 500 Index®. Competitor information is current and accurate to the best of our knowledge as of January 2014. The data shown is taken from various company illustrations. Current maximum illustrated rates may be different for each company and unless indicated otherwise, all rates and values are not guaranteed. This comparison cannot be used with the public.

1. Rolling targets apply to the first 24 months of the policy (not available in New York).

See important information on next page.

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State Approvals and Illustration System

Please refer to the **state approval map** for current state approvals. These states are available on the recently updated JH Illustrator 10.0. State approvals will be updated on JH Illustrator.com.

New Business and Underwriting Information

Accumulation IUL '11 will no longer be offered in approved states. In order to provide a transition period and secure issue of the current product, the following criteria must be met by these dates:

Deadline	Requirements
Accumulation IUL '11	
February 28, 2014	If seeking an Informal Offer – the John Hancock home office must receive a Accumulation IUL '11 illustration signed by the insured and owner, and a tentative underwriting decision must be obtained by this date. OR If seeking a Formal Offer – the John Hancock home office must receive a Accumulation IUL '11 application signed by the insured and owner (note that if the policy is to be trust-owned, at a minimum the insured's signature is requirement by this date). An illustration on the case is also required. OR For a Term Conversion – the John Hancock home office must receive a Term Conversion application signed by the insured and owner by this date.
April 18, 2014	John Hancock has provided a final underwriting offer, received all administrative requirements to issue the policy, and received confirmation to proceed with the 1035 Exchange (if applicable).

For more information, visit www.jhindexedul.com.

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

Loans and withdrawals will reduce the death benefit and the cash surrender value, and may cause the policy to lapse. Lapse or surrender of the policy with a loan may cause the recognition of taxable income. Withdrawals in excess of the cost basis (premiums paid) will be subject to tax and certain withdrawals within the first 15 years may be subject to recapture tax. Additionally, 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. Cash value available for loans and withdrawals may be more or less than originally invested. Withdrawals are available after the first policy year.

The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. There are additional costs associated with this rider. The Maximum Monthly Benefit Amount is \$50,000. When the death benefit is accelerated for long-term care expenses it is reduced dollar for dollar, and the cash value is reduced proportionately. Please go to www.jhsalesnet.com to verify state availability.

For agent use only. Not for use with the public.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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