## Policy crediting rate and indexed account parameter changes

At John Hancock we are proud of our record of delivering exceptional policy performance for our customers. Our strong investment capabilities are at the core of this success. Effective March 1, 2026, the following adjustments will take place on new and inforce policies:

- Changes to indexed account parameters with most products issued prior to 2024 seeing improvements; there are no changes to recently launched Accumulation IUL 26 or Protection IUL 26 products
- Crediting rates will increase on retail indexed UL Fixed Account. Most products will increase by 30 basis points, while currently sold products have no change
- Crediting rates will increase by 10-30 basis points on certain retail UL products and VUL Fixed Accounts
- Protection UL and Protection SUL crediting rates remain unchanged

Refer to the following materials for more details on these upcoming changes and our UL crediting-rate history.

See the changes

A historical view

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## Additional information

- **Notification to policyholders**: beginning March 1, 2026, new rates will be reflected on annual statements. Policyholders may request inforce illustrations that reflect this change prior to receiving their annual statement.
- **Illustration software update**: new Indexed Account parameters and rates will be reflected in the February 23, 2026 JH Illustrator release.

Beginning on March 1, 2026 new UL crediting, IUL fixed account, and VUL fixed account rates that are increasing will be reflected on all platforms.

- **Indexed UL account segments**: for policies without SmartStart Segments, the first segment reflecting the new parameters will be initiated on March 15, 2026 (March 11, 2026 lock-in date) and last segment using the old rates will be February 15th, 2026 (February 11, 2026 lock-in date).

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**In case you missed it! New Protection IUL 26 and New Accumulation IUL 26**

We are also pleased to highlight our recently updated Protection IUL 26 and Accumulation IUL 26 products, now featuring SmartStart Segments and newly approved in Florida. These enhancements help further strengthen our IUL portfolio and reflect our commitment to bringing market leading capabilities to our distribution partners and customers.

**We continuously strive to deliver strong, stable products that can return value to new customers as well as existing policyholders. If you have any questions, please do not hesitate to call Customer Service at 800-387-2747.**

Did you find this content helpful?

Yes No