Introducing the new Protection IUL

Unlock real-world *value* and *flexibility* for you and your clients

John Hancock's Protection IUL just got even stronger, with competitive pricing plus so much more:

1. **Improved performance potential —** Backed by our in-house expertise, enhanced indexed account parameters lead to stronger policy performance and improved premium solves
2. **SmartStart Segment advantage —** Indexed account segments can start on the date initial premium is paid, aligning the first-segment maturity with the first statement for a clearer and more transparent annual review
3. **Diverse indexed account options —** More diversification opportunities, including access to the new Nasdaq Indexed Account with the upside of a 14.7% cap
4. **Unmatched underwriting experience —** Streamlined underwriting with John Hancock ExpressTrack®[1], our exam- and lab-free accelerated underwriting approach, now available for face amounts up to $5M
5. **Robust living-benefits portfolio —** Three strong extended-care options along with savings and rewards for healthy choices through Vitality PLUS program

The new Protection IUL 26 takes the lead!*

Product	Premium	Guarantee age	Target
Protection IUL 26	**$274,005**	**87**	**$30,288**
Pacific Life	$274,363	79	$34,932
Symetra	$277,853	87	$25,074
Protection IUL 24	$283,420	86	$30,288
Corebridge	$286,159	89	$25,836
Nationwide	$306,353	75	$28,029
Lincoln	$315,445	79	$26,860
Mutual of Omaha	$317,308	86	$22,520

*Male, 65, Preferred, $1M DB, single-pay, max assumed rate.

Competitor information is current and accurate to the best of our knowledge as of December 2025. Max rate used for all products. Values are not guaranteed and certain assumptions are subject to change by the insurer. Actual results may be more or less favorable. The comparisons in this communication are of different products that may vary in premiums, rates, fees, expenses, features and benefits. This comparison cannot be used with the public. Please have your clients consult with their financial professionals to find out which type of life insurance is most suitable for their needs.

State approvals

Protection IUL 26 is approved in all states except Florida, Guam and New York.

New business and underwriting information

Deadline	Requirements
February 6, 2026	**If seeking an informal offer —** the John Hancock home office must receive an Protection IUL 24 illustration signed by the insured and owner, and a tentative underwriting decision must be obtained by this date. **If seeking a formal offer —** the John Hancock home office must receive an Protection IUL 24 application signed by the insured and owner by this date. An illustration on the case is also required. **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 10, 2026	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).

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

1. Consumers, 18-60, submitting an application via JH eApp, and applying for single-life coverage up to $5 million are eligible for ExpressTrack, with an opportunity for certain applicants to obtain an instant underwriting decision. Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application, including health questions, and underwriting approval. John Hancock may obtain additional information, including medical records, to evaluate the application for insurance; and after the policy is issued, to identify any misrepresentation in the application.

FOR AGENT USE ONLY. THIS MATERIAL MAY NOT BE USED WITH THE PUBLIC.

Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.

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The policy does not directly participate in any stock or equity investments.

Guaranteed product features are dependent upon minimum-premium requirements and the claims-paying ability of the issuer.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

Insurance products issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116.

Expiration: June 2026

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