



New Accumulation IUL *Expanding* growth possibilities



Featuring updates that further strengthen its income solves and overall versatility, John Hancock's Accumulation IUL 23 continues to take the lead in the indexed universal life (IUL) accumulation space.

What's new?

- **Improved income potential** — giving clients an even better supplemental income solution
- **Access to new Barclays Global MA Plus Indexed Account** — providing a higher participation rate and improved performance potential
- **Increased participation rate on Barclays Fixed Index Loans** — helping secure greater upside potential with a higher participation rate and a guaranteed loan charge of 5%
- **Lowered enhanced target premium threshold (now 2X target)** — offering a greater opportunity for enhanced compensation

State approvals

Accumulation IUL 23 has been approved in all states except SD, GU, NY & SC.

Transition rules

August 11, 2023 deadline:

- **If seeking an informal offer** — the John Hancock home office must receive an Accumulation IUL 21R 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 Accumulation IUL 21R 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.

October 6, 2023 deadline:

- By this date, John Hancock must have provided a final underwriting offer, received all administrative requirements to issue the policy and received confirmation to proceed with the 1035 Exchange (if applicable).

Key resources:

- [IUL Consumer Guide](#)
- [Accumulation IUL Producer Guide](#)
- [Barclays FAQ \(producer\)](#)

Upcoming webinar

Uncover the incredible *real world* value our IUL portfolio can offer!

August 16 at 2 p.m. ET

Join us for a short 20-minute interactive session with our industry experts to see how our updated IUL portfolio is leaving the competition behind.



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IUL policies do not directly participate in any stock or equity investments.

The cost of an index loan can vary substantially compared to that of a standard loan and the risk of policy lapse is greater than it would be with a standard loan. See the policy illustration and "Understanding Potential Loan Costs" for further details.

Index loans and Fixed Index Loans are available after the third policy year.

Index loan and Fixed Index loan requests in excess of the Indexed Appreciation Account will be secured by balances transferred from the Fixed Account to a Loan Account.

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 59 1/2.

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