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## Increases to the Preliminary Funding Account interest rate

We are excited to announce that the interest rate on our Preliminary Funding Account (PFA) is increasing from 3.5% to 4.25%, effective today (May 1, 2023) — representing a cumulative increase of more than 2.75% over the past year and putting John Hancock in the top tier of PFA crediting rates. What's more, this new rate is guaranteed for the duration of the PFA, which could stretch as long as 10 years into the future.

### How does this help your sales?

This news gives you an even stronger story to tell your potential John Hancock UL and IUL clients about the advantages of a PFA funding strategy, because our higher PFA crediting rate means:

- Clients can **buy a larger death benefit or build up more cash value potential**, because more premium will be paid into the policy.
- PFA can provide a more **attractive life insurance-adjacent alternative to CDs**, etc. that provide high APYs in this interest rate environment.
- With an insurance-adjacent account, like our PFA, **you can be confident that funds will be used to pay for the policy**, and the financial plan will be executed as intended.

[Learn more](#)

Note: Linked flyer not for use in New York.

Please contact your John Hancock sales representative or call **National Sales Support at 888-266-7498, option 2**, for assistance with your PFA cases.



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

There is a minimum and maximum funding amount for the Preliminary Funding Account (PFA) as well as a minimum and maximum funding period. Interest earned in the PFA will be taxable. Partial withdrawals are not available from the PFA and if a full withdrawal is requested, the PFA will terminate, and an early termination fee will apply. Not available in all states or with all products. Refer to the PFA Agreement for more information. 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. MLINY050123250-1

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