



Interest crediting rate changes

JANUARY 22, 2018

Effective **March 1, 2018**, John Hancock will be changing the interest crediting rates on certain Universal Life, Indexed Universal Life products and Variable Life Fixed Accounts for new and in-force policies including:

- Interest crediting rates will decrease by 0.10% on Protection UL and Protection SUL
- Interest crediting rates will decrease by 0.20% on the following products:
 - UL crediting rates on Accumulation IUL, Accumulation UL, Protection IUL, Protection SIUL and Premier Life
 - VUL Fixed Accounts on Accumulation VUL, Accumulation SVUL, Protection VUL and Protection SVUL
 - IUL Fixed Accounts on Accumulation IUL, Protection IUL and Protection SIUL
- **Indexed UL caps, participation rates, and threshold rates remain unchanged**

The attached chart details the new rates for each product. Please call the following phone numbers if you do not see a specific product listed: **BROKERAGE:** 1-800-387-3747 **SIGNATOR PRODUCERS:** 1-800-985-0000

Notification to clients

These changes will become effective on your clients' policies, starting March 1, 2018 and will be reflected on their annual statements. Clients who request in-force illustrations before they receive their annual statement will see the interest crediting rate change on the illustration.

Illustration software

Effective January 22, 2018, JH Illustrator and jhillustrator.com will reflect these new rates.

Pending cases in New Business

Effective March 1, 2018 a new illustration on JH Illustrator 14.0 will be required on every pending case in our New Business Department reflecting the new interest rate. Our New Business Department will contact you for those cases that will require new illustrations to complete the issue process.

CURRENTLY MARKETED PRODUCT	NATIONAL RATE MARCH 1, 2018	NY RATE MARCH 1, 2018
UNIVERSAL LIFE		
Accumulation UL 09	4.35%	4.10%
Premier Life	4.20%	3.95%
Protection UL 16	4.95%	4.70%
Protection SUL 13	4.95%	4.70%
UL-G 13	4.30%	N/A
SUL-G 13	4.55%	N/A
IUL FIXED ACCOUNT		
Accumulation IUL 17	4.20%	3.95%
Protection IUL 15	4.60%	4.35%
Protection SIUL 16	4.60%	N/A
Protection SIUL 13	N/A	4.35%
VARIABLE LIFE FIXED ACCOUNT		
Protection VUL 17	3.85%	N/A
Protection VUL 12	N/A	3.60%
Accumulation VUL 14	3.85%	3.65%
Accumulation & Protection SVUL 07	3.85%	3.60%

IN-FORCE PRODUCTS	NATIONAL RATE MARCH 1, 2018	NY RATE MARCH 1, 2018
UNIVERSAL LIFE		
Accumulation UL 06/07	4.35%	4.10%
Performance UL & SUL 10	4.70%	4.45%
Performance UL 09	4.50%	4.25%
Performance UL 06/07/08/08R	4.05%	3.80%
Performance UL (issued 11/1/04 thru 7/28/06)	4.15%	4.15%
Performance UL (issued prior to 11/1/04)	4.40%	4.40%
Performance UL Core (issued 5/1/05 or after)	3.65%	3.65%
Performance UL Core (issued 11/1/04 thru 4/30/05)	3.90%	3.90%
Performance UL Core (issued prior to 11/1/04)	4.15%	4.15%
Performance SUL 06	4.10%	4.10%
Performance SUL (issued 11/1/04 or after)	4.00%	4.00%
Performance SUL (issued prior to 11/1/04)	4.20%	4.20%
Performance Executive UL	3.75%	3.75%
Protection UL 13/15	4.95%	4.70%
Protection UL & SUL 12	4.95%	4.70%
Protection UL & SUL 11	4.95%	4.70%
Protection UL-G 08/09/09R/10	4.30%	4.30%
Protection UL-G 06/06R/07/07R	3.80%	3.80%
Protection UL-G 05	4.85%	4.60%
Protection SUL-G 07/08/09/10	4.55%	4.55%
Protection SUL-G 06	4.85%	4.85%
UL-G 12	4.30%	N/A
UL-G 11	4.30%	4.30%
SUL-G 12	4.55%	N/A
SUL-G 11	4.55%	4.55%
IUL FIXED ACCOUNT		
Accumulation IUL 15	4.35%	4.10%
Accumulation IUL 14	4.35%	4.10%
Accumulation IUL 11	4.35%	4.10%
Protection IUL 13	4.60%	4.35%
Protection SIUL 13	4.60%	4.35%

IN-FORCE PRODUCTS	NATIONAL RATE MARCH 1, 2018	NY RATE MARCH 1, 2018
VARIABLE LIFE FIXED ACCOUNT		
Accumulation VUL 09	3.85%	3.60%
Accumulation VUL 06	3.85%	3.60%
Protection VUL 12	3.85%	3.60%
Protection VUL 09	3.85%	3.60%
Protection VUL 05	3.85%	3.60%
Corporate VUL 09 (issued 1/1/13 or after)	2.75%	2.70%
Corporate VUL 09 (issued between 10/1/12 thru 12/31/12)	3.00%	3.00%
Corporate VUL 09 (issued 10/1/12 or earlier)	3.10%	3.00%
Corporate VUL 05	3.00%	3.00%
Corporate VUL 04	3.00%	N/A
VUL Protector	4.00%	4.00%
VUL Accumulator	3.00%	3.00%
SVUL (formerly Venture SVUL)	4.00%	4.00%
SPVL	4.00%	4.00%
MVL Plus & Edge	4.00%	4.00%
VEP Plus & Edge	4.00%	4.00%
MVL Edge II	3.80%	3.80%
Performance SVUL	3.80%	3.80%
Medallion Executive VL III	4.00%	4.00%
Medallion Executive VL I	4.00%	4.00%
FlexV, MVL, VEP 1, and VLI	4.00%	4.00%

Products and features may not be available in all states.

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Please contact 1-888-266-7498, option 2 to obtain product and fund prospectuses or if you are interested in obtaining a selling agreement with John Hancock Distributors LLC (for New York, contact 1-800-743-5542, option 5). The prospectuses contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company. Please advise your clients to carefully read the prospectuses which contain this and other information on the product and the underlying portfolios, and consider these factors carefully before investing.

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