



## John Hancock's Indexed UL vs. Pacific Life

John Hancock's Indexed UL products offer accounts that deliver more value and better upside potential when compared to Pacific Life.

### JOHN HANCOCK'S HIGH PAR AND CAPPED ACCOUNTS PROVIDE MORE UPSIDE

	Pacific Life	John Hancock
High Par Account	150% Participation	<b>160% Participation</b>
Capped Account	12% Cap	<b>13% Cap</b>

Competitor information is current and accurate to the best of our knowledge as of October 2013.

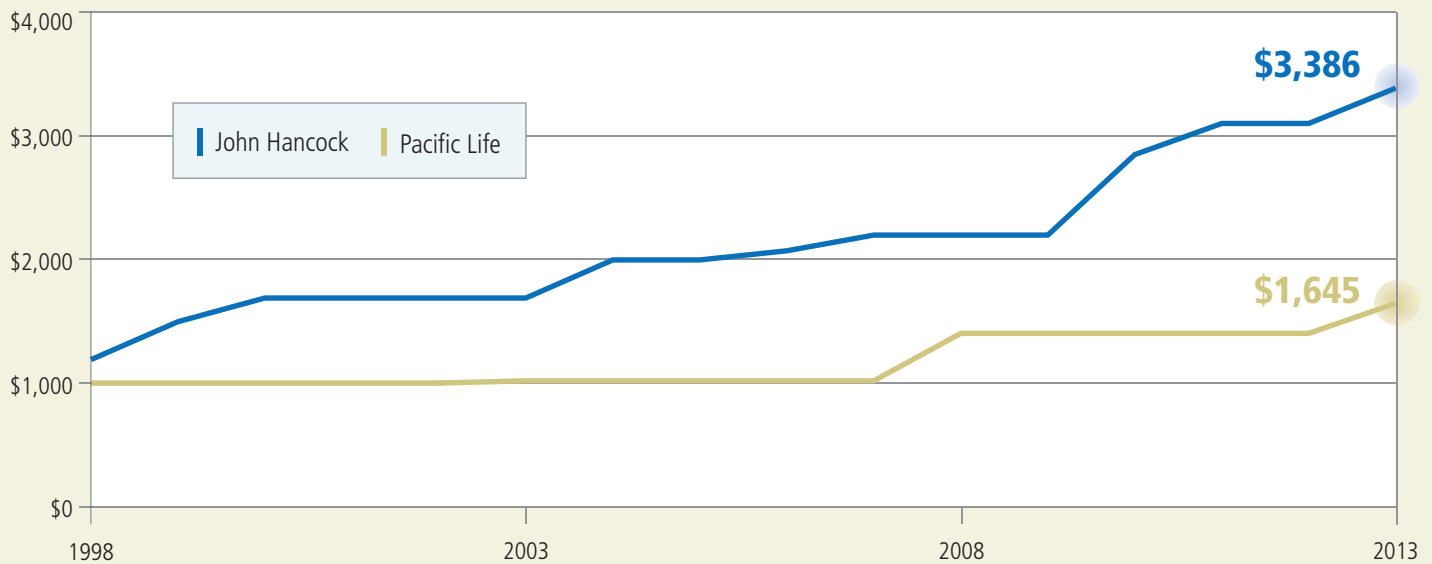
### PRODUCT DIFFERENTIATORS

- **Unique Cumulative Guarantee** ensures a minimum average annualized rate of return of 2% over the life of the policy, upon surrender. Pacific Life's product does not offer a Cumulative Guarantee.
- **Access to John Hancock's Qualified LTC Rider<sup>1</sup>** that accelerates the death benefit by an amount equal to the benefit. Pacific Life's Premier Care rider is a chronic illness rider that reduces the death benefit by more than the chronic illness benefit received.
- **High Par Indexed Account with Current 160% Participation Rate.** Pacific Life's account is 150%.
- **Highly Competitive 13% current Capped Indexed Account.** Pacific Life's account is 12%.
- **1 Year Uncapped Account.** Pacific Life's account credits once every 5 years. See the next page for an example of how annual credits help John Hancock's Uncapped Account provide more value.

## How John Hancock's 1 Year Uncapped Account beats Pacific Life

A shorter segment duration not only provides peace of mind for the client, but it can also lead to superior performance. See how John Hancock's Uncapped Account would have stacked up against Pacific Life's over the last 15 years.

### HYPOTHETICAL GROWTH OF \$1,000 COMPARING JOHN HANCOCK'S UNCAPPED ACCOUNT TO PACIFIC LIFE'S



The above information is hypothetical and provided for illustrative purposes only. The first John Hancock Uncapped Index Appreciation Account Segments were available beginning September 2011 and the first Pacific Life Uncapped Index Appreciation Account Segments were available beginning May 2009.

John Hancock's Uncapped Account utilizes a 1-Year segment with a current Threshold rate of 5.0% (5.5% in NY). Pacific Life utilizes a 5-Year segment with 115% participation rate and no Threshold.

**For more information on John Hancock's life products, contact the Competitive Services Group at 617-572-6672 or [JHCompetition@jhancock.com](mailto:JHCompetition@jhancock.com).**

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

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

1. The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. There are additional costs associated with this rider. Maximum face amount is \$5 million with the LTC rider. When the death benefit is accelerated for long-term care expenses it is reduced dollar for dollar, and the cash value is reduced proportionally. Go to [www.jhsalesnet.com](http://www.jhsalesnet.com) to verify availability in each state.

*This rider has exclusions and limitations, reductions of benefits, and terms under which the rider may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.*

The current Participation Rate is for the High Par Indexed Account is 160% (140% guaranteed). The High Par Indexed Account current cap rate is 11% (10% in NY) [2.5% guaranteed all jurisdiction], the current Capped Indexed Account rate is 13% (12% in NY) [3% guaranteed all jurisdictions], the current Threshold rate is 5.0% (5.5% in NY) [20% guaranteed all jurisdictions] and the current Fixed Account rate is 4.8% (4.55 in NY).

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. **MLINY101513055 09/13**