Built smarter. Designed to win.

Introducing Protection SIUL 26

It's time for a smarter, more complete survivorship solution. Built on our experience in the survivorship market, our new Protection SIUL 26 aims to provide stronger guarantees, competitive pricing, and a compelling indexed-growth story, all in one cost-efficient package.

Here's where Protection SIUL 26 shines

- **Lower premiums where it counts:** Meaningful reductions across a wide range of funding designs, including large improvements for single- and short-pay scenarios.
- **Extended guarantees:** Improved base guarantee durations and added the optional Enhanced Death Benefit Protection Rider to extend guarantee durations through the younger insured's age 100.
- **Smarter growth potential:** A new SimpleLock Capped Indexed Account option within an expanded indexed account lineup, plus higher caps and improved illustrated rates.
- **Seamless segment management:** SmartStart Segments allow indexed account segments to 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.
- **Unmatched underwriting experience for all case sizes:** Offer a new standard in underwriting accessibility and precision — from concierge-level support on large cases to significant global capacity for international clients.

See how Protection SIUL 26 is designed to take the lead!

Male/Female, 65, Preferred/Preferred, Single Pay, $3,000,000 Death Benefit, Default allocation

Company	Product	Premium	Guarantee age	Target
John Hancock	**Protection SIUL 26**	**$569,358**	**91/91**	**$60,945**
Prudential	PruLife Survivorship Index UL (2025)	$570,133	88/88	$51,996
John Hancock	**Protection SIUL 24**	**$623,320**	**88/88**	**$59,811**
Nationwide	Survivorship Indexed UL 2020	$624,949	76/76	$49,622
Pacific Life	Pacific Horizon Survivorship IUL 2	$592,640	90/90	$56,623
Securian Financial	Eclipse Survivor II IUL	$631,686	82/82	$57,030
National Life Group	SurvivorLife	$632,062	81/81	$67,680
Penn Mutual	Survivorship Index Universal Life	$658,539	80/80	$63,930
Lincoln Financial	WealthPreserve 2 Survivorship IUL (2022)	$676,106	82/82	$61,385

1. See important disclosures on next page.

State approvals

Protection SIUL 26 is approved in all states except: Florida & New York

New business and underwriting information

Deadline	Requirements
August 21, 2026	**If seeking an informal offer —** the John Hancock home office must receive a Protection SIUL 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 a Protection SIUL 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.
October 23, 2026	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).

Talk to your John Hancock sales representative or National Sales Support at **888-266-7498, option 2**, to see how Protection SIUL 26 can win your next survivorship case.

1. The data shown is taken from various company illustrations as of July 2026. Protection SIUL ‘26 and competitors’ IUL premiums are solving for minimum premium to carry to maximum illustrated rate. Protection SIUL ‘26 assumes 100% allocation to High Capped Indexed Account, competitor illustrations assume 100% allocation to comparable One Year Capped S&P account. Assuming: John Hancock 6.35%, Prudential 6.60%, Nationwide 6.47%, Pacific Life 6.35%, Securian 6.62%, National Life 6.84%, Penn Mutual 6.47% and Lincoln Financial 6.59%. 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 vary in premiums, rates, fees, expenses, features and benefits. These comparisons cannot be used with the public. Please have your clients consult with their professional advisors to find out which type of life insurance is most suitable for their needs.

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Protection SIUL policies automatically include a no-lapse guarantee called the Death Benefit Protection rider which is optimized for a guarantee to around life expectancy — or, if elected for an additional cost, an Enhanced Death Benefit Protection rider which is optimized for an age-100 guarantee. Both technically provide a guarantee to age 121 if enough premium is paid. Each of these options guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided that the Net Death Benefit Protection Value remains greater than zero and policy debt does not exceed the policy value. Once terminated, the Death Benefit Protection rider or Enhanced Death Benefit Protection rider cannot be reinstated.

The Products are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Products or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, Product purchaser or to other third parties in respect of the use or accuracy of the Index or any data included therein.

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.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York).

Expiry date: February 27, 2027

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