

Internal Rate of Return (IRR)

Prepared for: Female Client

Prepared by: Valued Agent

Female, Age 50, Preferred Best NS

		John Hancock (Level Premium) Protection IUL - 5.51%				John Hancock (Tiered Premium) Protection IUL - 5.51%			
Year	Attained Age	Annual Premium	Death Benefit	IRR	Pre-Tax Equiv 40.0%	Annual Premium	Death Benefit	IRR	Pre-Tax Equiv 40.0%
1	51	8,216	1,000,000	12071.37%	20118.95%	8,048	1,000,000	12325.45%	20542.41%
2	52	8,216	1,000,000	954.37%	1590.62%	8,048	1,000,000	965.82%	1609.69%
3	53	8,216	1,000,000	358.12%	596.86%	8,048	1,000,000	361.57%	602.61%
4	54	8,216	1,000,000	201.20%	335.33%	8,048	1,000,000	202.96%	338.26%
5	55	8,216	1,000,000	134.42%	224.04%	8,048	1,000,000	135.54%	225.90%
6	56	8,216	1,000,000	98.64%	164.41%	579	1,000,000	100.03%	166.72%
7	57	8,216	1,000,000	76.73%	127.88%	579	1,000,000	78.46%	130.77%
8	58	8,216	1,000,000	62.08%	103.46%	579	1,000,000	64.16%	106.93%
9	59	8,216	1,000,000	51.67%	86.11%	579	1,000,000	54.07%	90.11%
10	60	8,216	1,000,000	43.93%	73.21%	579	1,000,000	46.60%	77.67%
11	61	8,216	1,000,000	37.98%	63.29%	1,569	1,000,000	40.86%	68.10%
12	62	8,216	1,000,000	33.27%	55.45%	1,569	1,000,000	36.32%	60.54%
13	63	8,216	1,000,000	29.46%	49.10%	1,569	1,000,000	32.66%	54.43%
14	64	8,216	1,000,000	26.33%	43.88%	1,569	1,000,000	29.63%	49.39%
15	65	8,216	1,000,000	23.71%	39.52%	1,569	1,000,000	27.10%	45.17%
16	66	8,216	1,000,000	21.49%	35.82%	3,563	1,000,000	24.93%	41.54%
17	67	8,216	1,000,000	19.59%	32.65%	3,563	1,000,000	23.05%	38.42%
18	68	8,216	1,000,000	17.95%	29.92%	3,563	1,000,000	21.42%	35.70%
19	69	8,216	1,000,000	16.52%	27.53%	3,563	1,000,000	19.99%	33.32%
20	70	8,216	1,000,000	15.26%	25.43%	3,563	1,000,000	18.72%	31.20%
21	71	8,216	1,000,000	14.14%	23.57%	10,001	1,000,000	17.54%	29.24%
22	72	8,216	1,000,000	13.15%	21.91%	10,001	1,000,000	16.47%	27.46%
23	73	8,216	1,000,000	12.26%	20.43%	10,001	1,000,000	15.51%	25.84%
24	74	8,216	1,000,000	11.46%	19.10%	10,001	1,000,000	14.62%	24.37%
25	75	8,216	1,000,000	10.74%	17.89%	10,001	1,000,000	13.81%	23.01%
26	76	8,216	1,000,000	10.08%	16.80%	14,436	1,000,000	13.03%	21.71%
27	77	8,216	1,000,000	9.48%	15.80%	14,436	1,000,000	12.31%	20.51%
28	78	8,216	1,000,000	8.94%	14.89%	14,436	1,000,000	11.63%	19.38%
29	79	8,216	1,000,000	8.43%	14.06%	14,436	1,000,000	11.00%	18.33%
30	80	8,216	1,000,000	7.97%	13.29%	14,436	1,000,000	10.41%	17.34%
31	81	8,216	1,000,000	7.55%	12.58%	35,020	1,000,000	9.73%	16.22%
32	82	8,216	1,000,000	7.15%	11.92%	35,020	1,000,000	9.09%	15.14%
33	83	8,216	1,000,000	6.79%	11.32%	35,020	1,000,000	8.46%	14.09%
34	84	8,216	1,000,000	6.45%	10.75%	35,020	1,000,000	7.85%	13.08%
35	85	8,216	1,000,000	6.13%	10.22%	35,020	1,000,000	7.25%	12.09%
36	86	8,216	1,000,000	5.84%	9.73%	79,469	1,000,000	6.40%	10.67%
37	87	8,216	1,000,000	5.56%	9.27%	79,469	1,000,000	5.52%	9.20%
38	88	8,216	1,000,000	5.31%	8.84%	79,469	1,000,000	4.61%	7.68%
39	89	8,216	1,000,000	5.06%	8.44%	79,469	1,000,000	3.67%	6.12%
40	90	8,216	1,000,000	4.84%	8.06%	79,469	1,000,000	2.72%	4.53%

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Year	Attained Age	Annual Premium	Death Benefit	IRR	Pre-Tax Equiv 40.0%	Annual Premium	Death Benefit	IRR	Pre-Tax Equiv 40.0%
41	91	8,216	1,000,000	4.62%	7.70%	79,469	1,000,000	1.77%	2.95%
42	92	8,216	1,000,000	4.42%	7.37%	79,469	1,000,000	0.85%	1.42%
43	93	8,216	1,000,000	4.23%	7.05%	79,469	1,000,000	-0.02%	-0.03%
44	94	8,216	1,000,000	4.05%	6.75%	79,469	1,000,000	-0.83%	-1.38%
45	95	8,216	1,000,000	3.88%	6.47%	79,469	1,000,000	-1.56%	-2.60%
46	96	8,216	1,000,000	3.72%	6.20%	79,469	1,000,000	-2.21%	-3.69%
47	97	8,216	1,000,000	3.57%	5.94%	79,469	1,000,000	-2.79%	-4.65%
48	98	8,216	1,000,000	3.42%	5.70%	79,469	1,000,000	-3.30%	-5.51%
49	99	8,216	1,000,000	3.28%	5.47%	79,469	1,000,000	-3.75%	-6.25%
50	100	8,216	1,000,000	3.15%	5.25%	79,469	1,000,000	-4.15%	-6.91%