



Ideas, tips & events to help
keep your sales moving forward

Spotlight

New Protection SIUL — for couples seeking the leading IUL solution

For couples seeking the protection and growth potential of an indexed universal life (IUL) insurance policy, John Hancock's repriced Protection Survivorship IUL continues to lead in customer value with:



Some of the most competitive single- and short-pay premiums on the market



New! Access to Barclays Global MA indexed accounts for improved policy performance



New! Added flexibility with our Preliminary Funding Account, which allows a single, upfront payment without causing the policy to become a modified endowment contract (MEC)

Transition rules

May 27, 2022 deadline:

- **If seeking an informal offer** — the John Hancock home office must receive a Protection SIUL '19 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 '19 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.

July 22, 2022 deadline:

- 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).

State approvals

Protection SIUL has been approved in all states except California, Guam and New York.

Key resources

- [Protection SIUL producer guide](#)
- [Indexed UL seller's guide](#)
- [Power of indexed crediting](#)
- [Barclays flyer](#)