



In the *news*

New year, new inflation-adjusted numbers and new planning opportunities

To help you and your clients begin this new year prepared, John Hancock's Advanced Markets team remains committed to providing resources you can rely on.

In our popular [Fingertip Tax Guide](#), discover the 2026 lifetime gift and estate tax exemptions — now \$15,000,000 — and the unchanged annual gift tax exclusion of \$19,000, along with many inflation-adjusted figures. Take a look today!

The following materials — also available on our website with no login required — have been recently updated to reflect the 2026 exemptions and exclusions:

- [Because you asked: Estate and gift tax treatment for non-citizens](#)
- [Client guide: Wait-and-see loans](#)
- [Selling guide: Wealthy global citizen market](#)

Charitable planning after H.R. 1

The H.R. 1 act changed the rules around charitable deductions in 2026, and we have updated the following guides accordingly:

- [Because you asked: Charitable planning with life insurance](#)
- [Client guide: Charitable planning](#)

Additional resources



[John Hancock SalesHub](#)



Central Intelligence

Stay informed on important court rulings and legislative updates that can affect our industry. Each month, this publication summarizes topics that can directly impact your business. This issue includes:

- IRS issues guidance for new provisions under H.R. 1
- Appeals Court forecloses Tax Court review of FBAR penalties
- Tax Court finds that surrendered life insurance policies are taxable income
- Eleventh Circuit finds CTA constitutional

[Read the latest](#)

Discover what JH Solutions can do for you

JH Solutions® is available within the [JH Illustrator software](#) for your concept-based illustration needs. Learn more: [JH Solutions Concepts in JH Illustrator](#).



FOR AGENT USE ONLY. THIS MATERIAL MAY NOT BE USED WITH THE PUBLIC.

This material does not constitute tax, legal, investment or accounting advice and is not intended for use by a taxpayer for the purposes of avoiding any IRS penalty. Comments on taxation are based on tax law current as of the time we produced the material.

All information and materials provided by John Hancock are to support the marketing and sale of our products and services, and are not intended to be impartial advice or recommendations. John Hancock and its representatives will receive compensation from such sales or services. Anyone interested in these transactions or topics may want to seek advice based on his or her particular circumstances from independent professionals.

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. MLINY012626829-1