



Spotlight

Keep your sales moving forward

April 20, 2026

Moody's upgrade underscores John Hancock's financial strength

Moody's has upgraded the insurance financial strength ratings of The Manufacturers Life Insurance Company and the John Hancock life insurance companies to Aa3.

What it means for you: This upgrade reinforces John Hancock's reputation for claims-paying ability and long-term stability — key financial-strength proof points for client conversations.

[See the strength of our brand](#)

Why our Protection IUL wins vs. Pacific Life

John Hancock's new Protection IUL outperforms Pacific Horizon IUL 2 where it matters most: higher caps, broader diversification and more protection.

[Compare and win](#)

One product. Three ways to shape cash value.

The new Accumulation IUL 26 gives you flexibility to match the product to the planning need — long-term accumulation potential, strong early values, or maximum day-one collateral. One product: [three great cash value strategies](#) for your clients.

When 3% isn't enough, LifeCare steps up

Many hybrid LTC solutions cap inflation at 3% — but care costs have historically risen faster. LifeCare's indexed-linked performance offers meaningful growth potential that can better help your clients keep pace with real-world care costs. Learn how this difference can translate into significantly higher monthly benefits over time.

 [Get more](#)

The 1-2-3s of Vitality: A new resource

A new “quick reference” resource is now available making it easy to understand the John Hancock Vitality® program and the value it can deliver for your clients. Use this one-page flyer to have more confident, effective Vitality conversations and reinforce how the program helps clients live longer, healthier, better lives. [Access today!](#)



Two proven strategies for executive-benefit success

Help employers build more effective executive-benefit strategies with two proven approaches: **Section 162 Bonus** and **Endorsement Split Dollar Plans**.

 [Choose your path](#)



Offer your small business clients a simplified experience

See how the **Executive Concierge** process streamlines underwriting and improves turnaround times for small business cases with fewer than 10 lives.

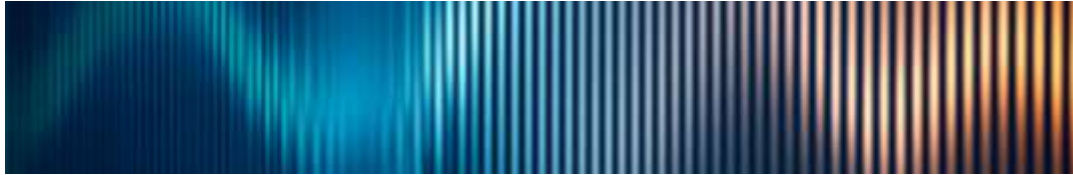
 [See the guidelines](#)

Are you prepared for *better*?

Developed with the MIT AgeLab, our new Longevity Preparedness Tool helps individuals understand how prepared they are to thrive as they age, with scores

and insights across eight essential life domains. This interactive resource equips you to move client conversations beyond finances — supporting more meaningful discussions around longevity, confidence, and purpose at every stage of life.

[Discover your readiness](#)



Podcast: Strengthening community at the YMCA

In the latest episode of the Longer. Healthier. Better. podcast, host David O’Leary speaks with David Shapiro, President and CEO of the YMCA of Greater Boston, about the evolving role of community in the longevity conversation. Listen to their exploration of why social connection matters, how the YMCA fosters belonging across generations, and the innovations shaping its future.

 [Listen now](#)

Expanded benefits for John Hancock Vitality GO members

We’re pleased to share that select John Hancock Vitality PLUS benefits have been expanded to Vitality GO members, giving your clients access to even more proactive health resources.

- **GRAIL Galleri® test:** Eligible Vitality GO members can now access this powerful multi-cancer early detection blood test.
- **Function Health membership:** Eligible Vitality GO members can also enjoy discounted access to advanced lab testing with 160+ tests per year, clinician-reviewed insights, and a centralized platform to track results and health data.

Find more information on these benefits along with client-ready brochures on the [Vitality page](#).

Update your contact information online!

Keeping your contact details up to date just got easier. Producers can now update their contact information directly on JH SalesHub — no forms required.

To review current details, producers should log in and go to the “Update contact information” page. Changes can be made to your email address, phone number, and business or mailing address, and are completed in real time. Please note that users registered with the role of producer support or firm support should continue to follow their existing processes to update contact information.

Changes with the Managed Volatility Portfolios

The John Hancock Board of Trustees has approved a proposal to merge the JHVIT Managed Volatility Portfolios (Conservative, Moderate, Balanced and Growth) into their corresponding JHVIT Lifestyle Portfolios pending shareholder approval.

This change is driven by long-term performance and is designed to position clients in portfolios that have been more competitive with peers, while maintaining similar overall risk and equity exposure. From a client perspective, the investment approach should feel familiar.

Shareholders are expected to receive a proxy statement in August 2026 with a vote anticipated in October and a potential closing on or around October 30, 2026. We will continue to share updates and talking points to help support your client conversations along the way.



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Moody's Aa3 (4th highest of 21 ratings) Obligations are subject to very low credit risk. Financial strength rating is current as of March 31, 2026, is subject to change, and applies to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of each company's financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. These companies have also received additional financial strength ratings from other rating agencies. Financial strength ratings are not an assessment, recommendation, or guarantee of specific products, and their investment returns or value do not apply to individual securities held in any portfolio or the practices of an insurance company, and do not apply to the safety and performance of separate accounts.

The Galleri test is only available to registered John Hancock Vitality members who are 40 years of age or older and have completed the initial Vitality Health Review (VHR). For eligible policies with Face Amounts of \$500,000 or greater in life insurance coverage, 100% of the cost of the test will be subsidized. For policies with Face Amounts less than \$500,000 in life insurance coverage, 50% of the cost of the test will be subsidized. Test eligibility is also subject to Grail's clinically informed criteria, as well as additional

cancer risk factors for those ages 40-49. Please note: for members with multiple policies, the policy with the highest Face Amount in life insurance coverage will determine the subsidy amount of the Galleri offer. The offer of discounted access to the Galleri test is subject to change. Access to the Galleri test through the John Hancock Vitality Program is not currently available in all states. The Galleri test is manufactured and distributed by GRAIL, LLC. John Hancock does not provide medical advice, is not involved in the design or manufacture of the Galleri test and is not responsible for the accuracy or performance of the Galleri test.

Access to special pricing for the Function Health membership is only available to registered John Hancock Vitality members who have completed the Vitality Health Review (VHR) for the current program year.

Access to special pricing is only applicable to the first-year membership fee. The access to special pricing towards the Function Health membership is subject to change. Access to special pricing through the John Hancock Vitality Program is not currently available in all states. John Hancock is not an affiliate of Function Health. The lab testing services available via Function Health are administered by third party lab services providers. John Hancock does not provide medical advice or guidance on further diagnostic testing or treatment following the receipt of lab results via Function Health, is not involved in the services provided by Function Health and is not responsible for the accuracy or performance of such services. John Hancock is not affiliated with the Massachusetts Institute of Technology (MIT) AgeLab, and neither is responsible for the liabilities of the other.

The LifeCare Long-Term Care rider and the LifeCare Long-Term Care Inflation rider accelerate the death benefit for approved long term care expenses and, depending on the benefit period selected, may also offer an extension of long-term care benefits after the death benefit has been fully accelerated. When the death benefit is accelerated for long-term care expenses, it is reduced dollar for dollar, and the cash value is reduced proportionately. The riders have a maximum monthly benefit amount and are subject to underwriting. There are additional fixed premiums associated with these riders. The riders have exclusions and limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.

Protection IUL and LifeCare are not available in New York.

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

The Lifestyle and Managed Volatility Portfolios in John Hancock Trust described above are not mutual funds available to the retail public and are only available under John Hancock's variable annuity contracts or variable life insurance policies or through participation in certain tax-qualified retirement plans. The investment advisor of the Lifestyle Portfolios and Managed Volatility also manages mutual funds available to the retail public with similar names and investment objectives. No representation is made, and no assurance is given, that any Lifestyle and Managed Volatility Portfolio's investment results will be comparable to the investment results of any other fund, including retail mutual funds with the same investment advisor. Past performance is no guarantee of future results.

Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance related charges. Variable universal life insurance products are subject to market risk and are unsuitable as a short term savings vehicle. Cash values are not guaranteed and will fluctuate, and the policy may lose value.

Variable life insurance is sold by product and fund prospectus, which should be read carefully. They contain information on the investment objectives, risks, charges and expenses of the variable product and its underlying investment options. These factors should be considered carefully before investing.

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 and securities are offered through **John Hancock Distributors LLC** through other broker/dealers that have a selling agreement with John Hancock Distributors LLC, 200 Berkeley Street, Boston, MA 02116. MLINY042026314-1