

Spotlight

Keep your sales moving forward

Product

Empower couples with confidence — promote LifeCare today!

Show your clients how a two-policy LifeCare strategy can help protect their retirement, enhance legacy planning and offer flexible long-term care coverage. Check out these [real-life examples](#) today!

State approvals

- Our **Chronic Illness rider** (monthly charge) is now available in Puerto Rico — get the details [here](#)
- **LifeCare** is now approved for sales in South Carolina



Webinar replay

LifeCare unveiled: Modern solutions for longevity planning

Watch the replay of our latest LifeCare webinar, led by industry expert Ryan Bivins, and learn how LifeCare is reshaping the future of longevity planning.

[> Watch the replay](#)

2025 dividend interest crediting rate change

Effective **October 1, 2025**, the dividend interest crediting rate will change for all participating whole life insurance policies originally issued by Manulife, USA, including Premier Whole Life (PWL) 95.

- [View rate change](#)

Please note: These changes are **not applicable** on participating whole life insurance policies — such as Mod Plus and LP100 — originally issued by John Hancock Life Insurance Company (JHLICO) and John Hancock Variable Life Insurance Company (JHVLICO).



Vitality

Don't miss the latest episode of *Longer. Healthier. Better.* podcast

Kara Collier, co-founder of Nutrisense, joins host David O'Leary to discuss how Nutrisense is using technology to enhance metabolic health and help improve the well-being of eligible Vitality members.



Want to learn more? Download the [FAQ guide](#) to discover how Nutrisense's continuous glucose monitoring can help improve metabolic health.

Vitality PLUS is transforming client engagement

Check out these impressive facts about John Hancock Vitality PLUS members:

- They average more than 2x the daily steps taken by the average American¹
- They report a 92% satisfaction rate with their agent²
- They are 2x more likely to make referrals than non-Vitality PLUS clients³



Explore healthy insights and more in the newest edition of *Live More* magazine

Scroll through the latest edition of [Live More magazine](#), recently sent to your Vitality clients. This issue is packed with engaging content to keep your clients motivated, including tips to maximize rewards, the benefits of colorful fruits and vegetables, the role of libraries in community wellness, and more.



1. Registered John Hancock Vitality PLUS members with Gold and Platinum Rewards Status, excluding Apple Watch data. 231,697,453,743 total steps taken by registered John Hancock Vitality PLUS members with Gold and Platinum Rewards Status, excluding Apple Watch data as of 3/1/25. The average American walks 3,000 to 4,000 steps a day according to the Mayo Clinic

2. Based on John Hancock's Net Promoter Score data, reported from Medallia responses from 8/1/23 to 1/31/24.

3. Comparing 2024 NPS scores of Vitality PLUS vs Non Vitality PLUS business.

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Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional premiums and expenses associated with them.

ExpressTrack is not available in New York. Consumers, 18-60, submitting an application via JH eApp, and applying for single-life coverage up to \$5 million are eligible for ExpressTrack, with an opportunity for certain applicants to obtain an instant underwriting decision.

Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application, including health questions, and underwriting approval. John Hancock may obtain additional information, including medical records, to evaluate the application for insurance; and after the policy is issued, to identify any misrepresentation in the application.

Protection VUL and LifeCare are not available in New York.

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, 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.

The portfolios in the John Hancock Variable Insurance Trust described above are not retail mutual funds and are only available under variable annuity contracts, variable life policies or through participation in tax qualified retirement plans. Although the portfolios' investment adviser or subadvisors may manage retail mutual funds with similar names and investment objectives, no representation is made, and no assurance is given, that any portfolio's investment results will be comparable to the investment results of any other fund, including other funds with the same investment adviser or subadvisor. Past performance is no guarantee of future results.

Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. No legal, tax or accounting advice can be given by John Hancock, its agents, employees or licensed agents. Prospective purchasers should consult their tax professional for details.

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.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

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, 197 Clarendon Street, Boston, MA 02116.

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