



Spotlight

Keep your sales moving forward

It's almost Life Insurance Awareness Month!

Every September, **Life Insurance Awareness Month** provides a great opportunity to reconnect with your clients. Use this resource to remind them of the many ways life insurance can help protect what matters most.

[Get the conversation started](#)

Powerful reminders of why your work matters

Life insurance can make a real difference when families need it most. Meet the eight recipients of this year's Life Lessons Scholarships and see the lasting impact protection can have on families facing unexpected loss.

"To have a foundation and a company believe in you is a fantastic feeling."

— Anna Osei, 2026 scholarship winner



[View now](#)



New Hancock Talks episode

Tune in to our latest [Hancock Talks](#) episode to hear the real-life impact life insurance can have for your clients, and explore how the right coverage can help support their futures.



Protection SIUL 26 now approved in Florida

Protection SIUL 26 delivers a smarter, more complete survivorship solution for your affluent clients focused on estate and legacy planning. Now approved in Florida, [check key dates and transition rules](#) and [watch our Protection SIUL 26 webinar](#) to learn more about product features, sales concepts and client-planning opportunities.

[Download launch flyer](#)

See the Bronze Guarantee sales strategy in action

Differentiate your practice with a unique value proposition clients won't find anywhere else. Illustrate Protection VUL with the Bronze Guarantee to show how guaranteed premiums can go down over time. [See the strategy in action](#) in this brief video and start the client conversation today.

Crediting rate change for Protection UL and SUL

Effective **October 1, 2026**, the crediting rates for Protection UL 22 and Protection SUL 22 will decrease as necessitated by recent macroeconomic conditions. New rates will be reflected on annual statements as of the effective date; however, policyholders will be able to request inforce illustrations that reflect this change prior to receiving their annual statements. [View the changes today.](#)



THIS MATERIAL IS FOR INSTITUTIONAL/BROKER-DEALER USE ONLY. NOT FOR DISTRIBUTION OR USE WITH THE PUBLIC.

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

Some riders may have additional fees and expenses associated with them. Refer to the product prospectus for additional information.

LifeCare are not available in New York.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

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.

MLINY082726350-1