August 17, 2026

New JohnHancock.com: Easier, clearer, same trusted partner

Our redesigned JohnHancock.com makes it easier than ever to find the tools, information and resources that can support your client conversations — with intuitive navigation and a modern digital experience built to meet today's needs.

See what's new

Open the door to more executive benefits opportunities

Help employers address talent retention challenges while opening new planning opportunities for your business. Explore executive benefits solutions designed to deepen client relationships and deliver greater value. See how it works.

Protection SIUL 26: Built smarter, designed for advanced markets success

Join us for a webinar introduction to Protection SIUL 26! Discover how enhanced guarantees, SmartStart Segments functionality, the unique Bronze Guarantee and a refreshed indexed account lineup can make it easier to design and implement advanced planning strategies.

Register now

Now available: New tools for cardiac care

Eligible John Hancock Vitality® customers can now receive 20% off Prenuvo's Advanced Heart Health Scan — an MRI-based screening that helps assess heart function and overall well-being — giving you a compelling wellness conversation to pair with protection planning.

2026 dividend accumulation rate change

Effective **October 1, 2026**, the dividend accumulation rate will increase for all participating whole life insurance policies originally issued by Manulife, USA, including Premier Whole Life (PWL) 95. There will be no change to the dividend interest crediting rate.

Please note: These changes are **not applicable** to 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).

View rate change

LifeCare news

LifeCare is now available for trust-owned planning

Effective August 22, LifeCare policies can be owned by a trust, adding flexibility for wealth transfer, long-term care planning and legacy strategies.

Help clients protect capital and plan for care

Discover how LifeCare can support long-term care funding, preserve assets and align with clients' legacy goals — helping you position this coverage as a key part of sound financial planning. Get the details.

New Longer. Healthier. *Better*. podcast episode

Hear **Dr. Maddy Dychtwald, Co-Founder of Age Wave and author of *Ageless Aging*,** discuss the differences between lifespan, health span and brain span; the evolving story of aging; women's unique challenges; and practical habits for long-term well-being — content you can leverage in client meetings.

Listen now

John Hancock

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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.

Protection VUL and LifeCare are not available in New York.

Protection VUL policies automatically include a no-lapse guarantee called the Death Benefit Protection rider which is optimized for a guarantee to around life expectancy — or, if elected for an additional cost, an Enhanced Death Benefit Protection rider which is optimized for an age-100 guarantee. Both technically provide a guarantee to age 121 if enough premium is paid. Each of these options guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided that the Net Death Benefit Protection Value remains greater than zero and policy debt does not exceed the policy value. Once terminated, the Death Benefit Protection rider or Enhanced Death Benefit Protection rider cannot be reinstated.

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

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.

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.

The Prenuvo scan is only available to registered John Hancock Vitality PLUS and GO members who have completed the Vitality Health Review (VHR) for the current program year. The offer of discounted access to the Prenuvo scan is subject to change. Access to the Prenuvo scan through the John Hancock Vitality Program is not currently available in all states. The Prenuvo scan is developed and administered by Prenuvo and its affiliated professional entities. John Hancock does not provide medical advice or guidance on further diagnostic testing or treatment following the Prenuvo scan, is not involved in the design or administration of the Prenuvo scan and is not responsible for the accuracy or performance of the Prenuvo scan.

Premium savings are in comparison to the same John Hancock life insurance policy without Vitality PLUS. The level of premium savings are cumulative over the life of the policy and will vary based upon underwriting status, issue age, policy type, the terms of the policy and the Vitality Status achieved.