

Spotlight

Keep your sales moving forward

June 22, 2026

Turn insights into action with the Longevity Preparedness Index Tool

Great planning starts with understanding where clients are today. Our new Longevity Preparedness Index Tool offers your clients practical, actionable steps to help improve confidence and preparedness over time. Take advantage of our Conversation Guide to ask insightful questions, connect these longevity insights to their financial plan and identify opportunities to plan proactively.

Strengthen conversations



Indexed crediting, made simple

Bring the indexed-crediting story to life. This [consumer-approved resource](#) makes it easy to show clients how they can participate in market gains — while protecting against downside risk.

Leading the way in hybrid LTC growth potential

As care costs continue to rise, LifeCare can help clients keep pace — pairing long-term care protection with strong market-driven growth potential.

 [Deliver more value](#)

Enhanced digital policy delivery — now available for more products

Great news! **We've expanded our enhanced digital policy delivery experience** — which seamlessly connects initial premium payment, policy signature and delivery as well as website registration — **to newly issued universal life and indexed universal life products**. This enhancement is designed to make policy placement easier for your clients and more impactful for your business.

Partner with your John Hancock representative today to learn more about how this process can help you close cases more quickly and create a better client experience.

[Explore the process](#)



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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.

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.

The Longevity Preparedness Index was conducted online and by phone interview in English, sourced through the NORC AmeriSpeak Panel. The sample was a US representative sample comprised of 1,307 Americans, aged 18 and up, with specific oversamples of Non-Hispanic Black panelists, Hispanic panelists, and Non-Hispanic Asian American and Pacific Islander panelists to ensure adequate sample size for sub-group analysis. During analysis, survey responses were weighted to represent the US population. Survey data were collected from May 14th, 2025, to June 5th, 2025, with a median survey length of approximately 25 minutes per respondent.

LPI scores can range from 0 (not at all prepared for longevity) to 100 (completely prepared for longevity). The overall LPI is composed of 8 domains. Domain scores are each calculated independently and can range from 0 to 100. All eight domain scores were averaged to calculate the overall LPI score. Eight to 26 unique survey items are used to represent preparedness for each domain. Each domain captures positive behaviors toward longevity preparedness and awareness of the importance of a domain. Missing data were handled by imputation based on modal scores by age, gender, and income. Based on respondents aged 65-85, survey items were weighted to indicate their contribution to preparedness within a domain. Items with low weights were removed from score calculation. Behavioral scores (weight 75%) and awareness responses (weight 25%) were combined to create a domain score that can range from 0 to 100.

The Longevity Preparedness Index was developed in collaboration with MIT AgeLab and funded by John Hancock. John Hancock provided financial support for the research but did not influence the findings, methodology, or conclusions.

Manulife John Hancock is not affiliated with the Massachusetts Institute of Technology (MIT) AgeLab, and neither is responsible for the liabilities of the other.

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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 PRO program (referred to hereafter as Vitality PRO). To be eligible to earn rewards and discounts by participating in Vitality PRO, the producer must log into the Vitality PRO app and register by accepting the Vitality Pro Terms and Conditions. The Vitality PRO Program and/or membership may be terminated or changed at any time for any reason.

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