



Spotlight

Keep your sales moving forward

Discover how Protection IUL outperforms the competition

Stronger caps. Broader diversification. Richer benefits. See how Protection IUL outperforms the competition across these top carriers:

- [Pacific Life](#)
- [Corebridge](#)
- [Mutual of Omaha](#)
- [Symetra](#)
- [Nationwide](#)

Inside your heart's performance engine

In the latest episode of *Longer. Healthier. Better.* we speak with Dr. Sawalla Guseh, Director of the Cardiovascular Performance Program at Massachusetts General Hospital and Assistant Professor at Harvard Medical School, about the science of heart health and staying active. Listen to explore why movement matters and how wearables and real-time data are transforming care.



Service spotlight: Policy values — on demand

This month, we're highlighting another valuable self-service tool designed to help meet your clients' expectations for convenient, digital access to their life insurance policy information.

With **online access to policy values**, customers can quickly view key details about their coverage at any time — helping them stay informed and confident about their policy without needing to pick up the phone.

For seamless access to policy values, along with a wide range of time-saving policy information and services, **encourage your clients to register at [Johnhancock.com/lifeaccount](https://www.johnhancock.com/lifeaccount)** today!



On-demand webinar now available

For an inside look at how John Hancock is simplifying the way business gets done, check out the on-demand replay of our recent webinar, *Inside our enhanced purchase process*.

Watch for key insights and practical takeaways you can put to use right away. And please be sure to complete the short survey after viewing! Your feedback will help shape future events and content.

[Watch the replay](#)

Help your clients register for John Hancock Vitality®

Did you know you can earn 100 points for every client who registers for Vitality PLUS — and another 100 points when they download the John Hancock Vitality app for the first time?* Help your clients through these three simple steps:

1. Download John Hancock Vitality app on the Apple App Store or Google Play Store.
2. Click "Activate account."
3. Provide the information to complete registration and get started!

LifeCare sources to explore



Show the full "what-if" value of LifeCare

LifeCare helps clients plan with confidence, covering all four long-term care claim scenarios and delivering value in any outcome. Use the **new LTC Claims Summary Report** to clearly illustrate every "what-if" and strengthen your client conversations.

[▶ Deliver more client impact](#)



New video: LifeCare & inflation

Discover how LifeCare delivers a modern approach to hybrid LTC planning — and how it helps address the impact of inflation. Watch this quick video to learn more.

[▶ Watch and learn more](#)



Elevating wealth management through better client conversations

In this episode of *Hancock Talks*, Jagruti Panwala, a financial strategist and industry leader, shares how understanding clients' business needs can transform wealth management. Learn to simplify complex conversations, build long-term relationships, and align with clients' industries to drive stronger outcomes. [Listen now!](#)

*Please note that points are not awarded for sales or customer engagement activities involving Variable Universal Life policies or policies issued in New York. Points for sales and sales milestones will be credited equally to all eligible agents listed on the credit line on the Agent Report of the application. Points for client enablement and engagement will be credited to the servicing agent only.

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

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 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.

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.

Allocating net premiums to a TOPS[®] Portfolio is designed to help reduce the market volatility that one may experience through the allocation of premiums to only one or a small number of investment options.

There are risks associated with any investment, and it is possible to lose money by investing in the TOPS[®] Portfolios.

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