

Year-End Dates to Remember



October 2011

As year-end approaches, our focus is on helping you place as many cases as possible to meet, or surpass, your 2011 business goals. For cases you are targeting to place by year-end, take note of the following deadlines. Any submissions we receive after these dates may not provide enough time to complete the case by year-end. However, we will do our utmost to process all cases as efficiently as possible.

New Business and Underwriting

By December 2	Submission of new applications to Life New Business
By December 9	<ul style="list-style-type: none"> • Submission of all outstanding underwriting and administrative requirements on your pending cases to Life New Business • For LifeCare, submission of Ticket kit
By December 16	<ul style="list-style-type: none"> • Final underwriting decisions on all applications • For LifeCare, completion of tele-interview
By December 19	<ul style="list-style-type: none"> • All requirements — including checks for minimum initial premium and modal premiums — received in Life New Business • For LifeCare, all outstanding requirements received

Compensation

December 23	<p>Year-end close for brokerage compensation paid through the system:</p> <ul style="list-style-type: none"> • Firms who receive commissions via EFT will have their accounts credited Thursday, December 29th • Firms who receive commissions through DTCC settlement will have their accounts credited Tuesday, December 27th • Statements and checks will be sent via regular mail Wednesday, December 28th • Commissions earned after December 23rd will be paid on Friday, January 6th
December 30	Year-end close for sales credit

Important Product Transition Reminder:

In keeping with the September 30 product announcement, the following transition rules must be satisfied to qualify for current compensation rates on new LifeCare submissions:

By October 7, 2011

John Hancock home office has received a completed LifeCare Ticket in good order

By October 21, 2011

John Hancock has provided a final underwriting decision, and has received all administrative requirements to issue the policy — including any replacement paperwork necessary to initiate a 1035 Exchange

By November 18, 2011

John Hancock has received the premium and all administrative requirements to place the policy in force

If we can be of any further assistance, please call 1-800-505-9427:

- For New Business questions, press option 2 for your Case Manager
- For Compensation questions, press option 1 for a Compensation Representative

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LifeCare is a single-premium whole life insurance policy with long-term care benefits. LifeCare and the Acceleration rider may not be available in some states. The Acceleration rider is automatically included with every LifeCare policy. There are additional costs associated with this rider that are included in the single premium. LifeCare with the Acceleration rider is not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the policy cash value is reduced proportionally. Replacement of LifeCare for a different John Hancock insurance product will require full underwriting.

For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York law; it does not qualify for the New York State Partnership for Long-Term Care program and is not a Medicare supplement policy.

The Acceleration rider has 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.

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.

MLINY09301115636 Brokerage

