



October 2010

As the end of the year approaches, our focus at John Hancock Life Operations is on helping you place as many cases as possible to meet, or surpass, your 2010 business goals. For those cases that you are targeting to place by year-end, please take note of the following deadlines.

New Business and Underwriting

By December 3	Submission of new applications to Life New Business
By December 10	<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 17	<ul style="list-style-type: none"> • Final underwriting decisions on all applications • For LifeCare, completion of tele-interview
By December 20, 4 p.m. ET	<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	Year-end close for brokerage compensation paid through the system: <ul style="list-style-type: none"> • Firms who receive commissions via EFT will have their accounts credited Wednesday, December 29th • Firms who receive commissions through DTCC settlement will have their accounts credited Monday, December 27th • Statements and checks sent via regular mail December 29th • Commissions earned after December 23rd will be paid on Friday, January 7th
December 31	Year-end close for sales credit

Important Product Transition Reminder

Please note the following date for the recently discontinued Protection Whole Life.

By December 17 Provided the October 15th deadline was met for John Hancock to have either received a signed illustration (and made a tentative underwriting offer) OR to have received a signed application, a final underwriting offer is required by December 17th and all administrative requirements to issue the policy must be met by that date.

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.

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