



LifeCare bonus opportunity

August 1, 2025 through December 31, 2025

Take advantage of this limited-time bonus opportunity! See how LifeCare sales can increase your John Hancock compensation — learn more about eligibility and qualifying cases below.

Eligibility

Eligible producers must be in good standing with John Hancock. Please note, that licensed financial representatives at institutions are not eligible for the LifeCare bonus.* LifeCare policies that pay their first premium between August 1, 2025, and December 31, 2025, are eligible to be counted toward the LifeCare bonus.

Bonus amounts

Producers with qualifying cases will receive bonus compensation on an annualized basis. The bonus amount that is paid is based on the Target Premium and will vary depending on how many qualified cases a producer has accrued during this period. See details below:

- **Case one (1) through five (5):** an additional 27.5% will be paid on the target
- **Case six (6) and above:** an additional 41.25 % will be paid on the target

The bonus will be paid out monthly and not on the normal weekly commission cycle. For example, August cases will generate the additional bonus in the September 2, 2025, commission cycle.

For more information about LifeCare compensation, please contact the John Hancock Compensation team at **800-505-9427, option 2.**

* If you are unsure of your eligibility, please consult your John Hancock representative.

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

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116.

All product and service recommendations must be based on a thorough, documented analysis of each of your client's needs and financial objectives and must be designed to satisfy those needs and objectives in a way that is appropriate and suitable for the client.

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