



LIFE INSURANCE

Year-End Dates to Remember



As the year-end approaches, our focus at John Hancock Life New Business is on helping you place as many cases as possible to meet or surpass your 2008 sales goals. For those cases that you want to be sure to be compensated for by year-end, please take note of the following dates:

November 28, 2008	New Business must receive a signed illustration and an application or have issued a tentative underwriting offer for the policy/product
December 12, 2008	New Business must have all final underwriting requirements on the policy/product
December 19, 2008	New Business must have issued a final underwriting offer and received all issue requirements ¹ on the policy/product
December 22, 2008	At least the Minimum Initial Premium ² to place the policy in force is due

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 as many as possible through the year-end into 2009.

Note: November 28 is the final date we will accept applications for Term 30, and policies for this product must be issued by December 31, 2008.

IMPORTANT REMINDER

December 31, 2008 is the mandatory deadline for policy issue of products based on the 1980 CSO Mortality Table.

The following 1980 CSO Mortality Table products must be issued and paid by December 31, 2008, with no exceptions: Accumulation UL 2007, Accumulation VUL 2006, Corporate VUL 2005, Level Premium Estate Protection 98 (LPEP), Level Premium Whole Life (LP100), Modified Premium Whole Life (Mod Plus) and Survivorship Term.³

Please adhere to the dates listed above to ensure these products can be issued by the December 31st deadline. The following information should also be noted with respect to those dates:

- **By December 22, 2008:**
 - At least the Minimum Initial Premium to place the policy in force is due, **regardless of funding source (including 1035 Exchanges).**
 - For *whole life products*, an Initial Modal Premium is due (rather than the Minimum Initial Premium).
 - For *participating whole life products* (LP100, Mod Plus, LPEP), lump sum Paid Up Insurance rider funds are due in addition to the Initial Modal Premium.
- **For Simplified Issue/Guaranteed Issue COLI:**

On 12/19/08, applications and final underwriting requirements are due. On 12/26/08, at least the Minimum Initial Premium is due on all policies, regardless of funding source (including 1035 Exchanges).

1. Issue requirements include, but are not limited to: a signed illustration, a signed application (in good order), policy details, and 1035 Exchange forms (if applicable).
 2. Please see the "Important Reminder" concerning products based on the 1980 CSO Mortality Table.
 3. Manulife Premier Whole 95, Level Plus and Corporate UL are currently available on a limited basis and cannot be issued after 2008. Please check with your John Hancock representative before offering these products.

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