



As you know, we've long maintained separate products and processes for the New York market where we operate as the John Hancock Life Insurance Company of New York and serve approximately 180,000 customers. This approach generally serves all stakeholders well, but the separate products and processes create a level of complexity and inefficiency. After a thorough review of our new business activities, we've made the difficult choice to reduce our product portfolio in New York and will no longer offer the following products for sale:

- Accumulation VUL
- Survivorship VUL
- Protection UL
- Protection Survivorship UL
- Protection Indexed UL
- Protection Survivorship Indexed UL

The last day to submit a case for one of the above products in New York is April 15, 2021 and policies must be issued no later than June 15, 2021. We will continue to offer our Accumulation IUL, Protection Term and Vitality Term products for sale in New York.

We are proud of our long-standing success in New York and we aim to maintain a strong presence in the state for decades to come. We will assess our position in the market periodically and keep you apprised of any updates or new opportunities.

If you have any questions about these changes, please reach out to your John Hancock representative.

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