



The *cost* of waiting

Help create a sense of urgency in life insurance planning

No one likes thinking about their own mortality, and planning for the future is often viewed as one of those “unpleasant tasks” that we tend to put off. It’s likely why 48% of Americans still remain uninsured.¹

However, waiting can have consequences. At John Hancock, we are here to help you change the life insurance conversation and create more urgency with your clients.

Explain the risks

There are two key concerns when your clients delay their planning:

1. Life’s unpredictability: We unfortunately all have or know a personal story of an unexpected illness diagnoses or tragic event where a loved one was lost. Without proper planning, these individuals may be uninsured/under insured, leaving their loved ones unprotected for the future.

2. Increased cost: In addition, premiums go up the older you get – even if your clients’ health remains the same. Even one or two years can make a significant difference in the annual cost.

Show the facts

An easy way to stress the importance of planning now is by running a quick illustration, and having the numbers speak for themselves. Take a look at this simple example — almost a 20% increase if the customer waits five years.

Protection UL, \$1M DB, Single Pay, Standard Non-Smoker

Male

Age	Annual premium	Percentage increase
55	\$16,741	—
56	\$17,171	3%
57	\$18,047	8%
58	\$18,988	13%
59	\$19,962	19%

The data shown is taken from an illustration.

Female

Age	Annual premium	Percentage increase
55	\$14,058	—
56	\$14,501	3%
57	\$15,142	8%
58	\$15,797	12%
59	\$16,494	17%

The data shown is taken from an illustration.

Faster and easier

At John Hancock, we offer a fast and easy application process for both term and permanent products, including access to **exam- and lab-free underwriting** for eligible clients.

In addition, many clients feel they cannot benefit directly from a life insurance policy and that it's only for final expenses.² Living benefits — like John Hancock Vitality — can help change this perception. This practical, tangible product feature can demonstrate how your clients can earn rewards and discounts for living a longer, healthier and better life.™

We are here to help narrow the insurance gap.

While planning for the future may feel uncomfortable today, there is no guarantee of what tomorrow can bring. Reach out to a member of our John Hancock Distribution and/or Advanced Markets teams by calling 888-266-7498 for more ideas on how to help overcome obstacles and drive clients to action.

1. According to 2023 LIMRA research

2. According to 2023 LIMRA research

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

Protection UL is not available in New York.

Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application, including health questions, and underwriting approval. John Hancock may obtain additional information, including medical records, to evaluate the application for insurance; and after the policy is issued, to identify any misrepresentation in the application.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

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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