

# Year-End Dates to Remember



October 2009

As the end of the year approaches, our focus at John Hancock Life New Business and Underwriting is on helping you place as many cases as possible to meet, or surpass, your 2009 business goals. For those cases that you are targeting to place by year-end, please take note of the following dates. 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.

## New Business and Underwriting

<b>By December 4</b>	Submission of new applications to Life New Business
<b>By December 11</b>	Submission of all outstanding underwriting and administrative requirements on your pending cases to Life New Business
<b>By December 18</b>	Final underwriting decisions on all applications
<b>By December 21, 4 p.m.</b>	All requirements — including checks for minimum initial premium and modal premiums — received in Life New Business

If we can be of further assistance, please call your Case Manager at 1-800-505-9427, option 2.

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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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