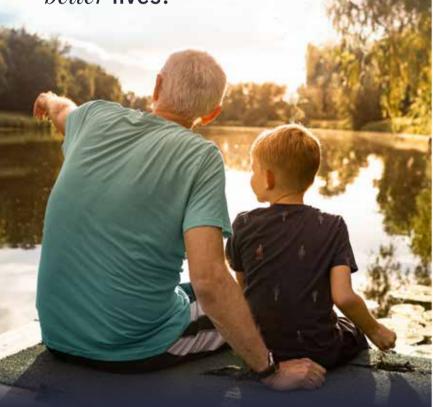




Longevity Preparedness Index

How prepared are US adults for living longer, healthier, better lives?



By translating insights into action, we aim to redefine what it means to live a longer, healthier, *better* life.

To learn more, please visit our website at **JohnHancock.com/PrepareForBetter.**

Changing the conversation: A fresh look at longevity preparedness

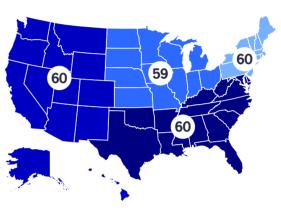
This first-of-its-kind Longevity Preparedness Index introduces a new way to talk about how to thrive in all of life's stages — and sets new benchmarks for how to measure longevity preparedness. Developed in collaboration with the MIT AgeLab, the Index serves as a roadmap across eight critical domains. The results? **US** adults, on average, scored a 60 out of 100 across all domains, meaning most are underprepared and falling short in areas like care, home, and health. Some, however, are showing stronger preparedness in care, social connection, and life transitions.





"The results of the Index tell us there is much more we can and **should** be doing to help Americans prepare for and fully maximize what we believe can be a longer, healthier, *better* life."

- Brooks Tingle, President & CEO, John Hancock



No place like home

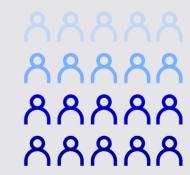
While region is not associated with overall LPI performance, it does play a role. US adults living in the Midwest scored the lowest with an average of 59. US adults living in the West, South, and Northeast all scored an average of 60. US adults also fall short in home preparedness with a score of 56, meaning most homes are not built for aging in place.



Women outpace men in *most* domains

We see similar overall preparedness between men and women, but domain scores varied. For instance, men outscored women in the finance domain, whereas women are leading the way in social connection, life transitions, daily activities, and care.





By 2050, it is estimated that the population of people over 60 will double, and today the fastest-growing age cohort is people over 85.*

The LPI scores point toward the opportunities people have to achieve their best and healthiest lives in older age while highlighting the progress many are already making in their longevity preparedness. Taking some small but intentional steps can help lead to a better future and make a big impact on how we spend our later years.

*SOURCE: U.S. Census Bureau, 2023 National Population Projections Tables: Main Series. • LONGEVITY PREPAREDNESS INDEX METHODOLOGY: Data for the Longevity Preparedness Index were collected by NORC at the University of Chicago from their AmeriSpeak Panel, a probability-based panel designed to be representative of the US household population. Surveys were conducted online and by phone in English between May 14 and June 5, 2025; median survey completion time was approximately 25 minutes. The final sample was comprised of 1,307 Americans, aged 18 and up, with oversamples of Non-Hispanic panelists, and Non-Hispanic Asian American and Pacific Islander panelists to ensure adequate sample size for sub-group analysis. During analysis, survey responses were weighted to represent the US population. LPI scores can range from 0 (not at all prepared for longevity) to 100 (completely prepared for longevity). The overall LPI is composed of 8 domains. Each domain captures positive behaviors toward longevity preparedness and awareness of the importance of a domain. Domain scores are each calculated independently and can range from 0 to 100. All eight domain scores are averaged to calculate an overall LPI score. The Longevity Preparedness Index was developed in collaboration with MIT Age Lab and funded by John Hancock provided financial support for the research but did not influence the findings, methodology, or conclusions. • John Hancock is not affiliated with the Massachusetts Institute of Technology (MIT) AgeLab, and neither is responsible for the liabilities of the other. • This material is not an endorsement of any particular product, service or organization; nor is it intended to promote awareness and is for educational purposes only. • Insurance products are issued by: John Hancock Life Insurance Company of New York, Valhalla, NY 10595. • LIFE-4231 Info 9/25 MLINY100325165-1