

Live a healthy life and save!

John Hancock Vitality Term protects your clients while also recognizing and rewarding them for living a healthy life. This unique life insurance solution — which has the John Hancock Vitality Program built-in — can differentiate you in the market, help grow your business, and provide clients with a valuable solution that can benefit them throughout their lifetime.

Product highlights:

- **Highly competitive premiums** for 10-, 15-, or 20-year durations
- **Initial premium savings** for face amounts ranging from \$100,000 – \$20 million
- **Opportunity to reduce premiums even further** by living a healthy life
- **A program that offers personalized health goals** and simple tips, as well as the option of a complimentary Fitbit® device to track progress
- **The opportunity to earn Apple Watch® Series 3 or Series 4 for as little as \$25**, by exercising regularly¹
- **Rewards and discounts** for entertainment, shopping and travel²
- **Vitality HealthyFood™ benefit** that offers up to \$600 in annual savings on healthy food purchases — at thousands of stores nationwide³
- **Guaranteed conversion feature up to age 70** with an enhanced conversion privilege for achieving Gold or Platinum Vitality Status
- **Unemployment Protection rider**, which waives 12 months of premiums if the insured becomes unemployed⁴

At John Hancock, we believe life insurance should help people live longer, healthier lives. That's why we introduced John Hancock Vitality, a new kind of life insurance that rewards people for living healthy.



WHO IS A GOOD FIT FOR THIS PRODUCT?

John Hancock Term with Vitality is ideally suited for clients who are:

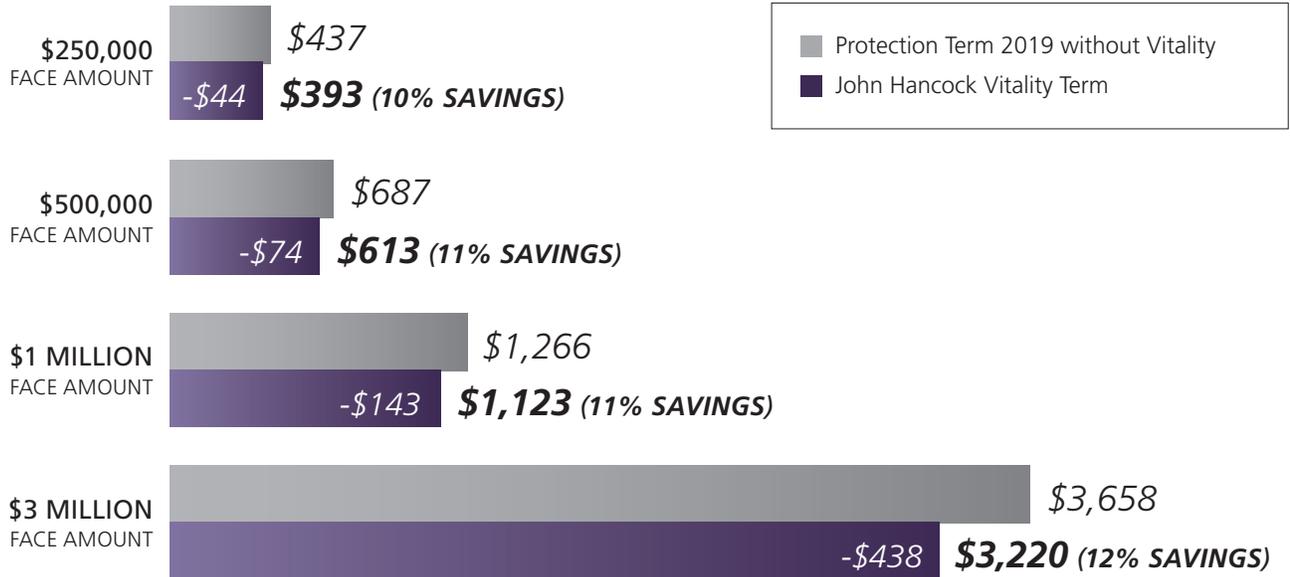
- Seeking an affordable solution to help protect their loved ones and plan for the future
- Inspired to save on premiums by living a healthy life
- Willing to actively engage in the John Hancock Vitality Program
- Between the ages of 20 – 80

Significant savings potential

By purchasing John Hancock Vitality Term, clients can save as much as 12% on their initial premium by living healthy when compared to John Hancock Term without Vitality. Take a look:

Initial premium savings with John Hancock Term with Vitality

MALE, 45, PREFERRED NON-SMOKER, TERM 20



This example shows the difference in initial premium for varying face amounts of John Hancock Vitality Term and Protection Term. After the first year, premiums for John Hancock Term with Vitality are not guaranteed, as premiums will adjust annually based on the life insured's participation in the John Hancock Vitality Program and the Vitality Status achieved. To maintain a level premium, Gold status must be achieved in all years.

FOR MORE INFORMATION

call your local **John Hancock Representative** or **National Sales Support** at **888-266-7498, option 2.**

1. Your customers can order Apple Watch Series 3 (GPS) or Series 4 (GPS) by electronically signing, at checkout, a Retail Installment Agreement with the Vitality Group, for the retail price of the watch. After an initial payment of \$25 plus tax, over the next two years, monthly out of pocket payments are based on the number of workouts completed. Upgrade fees apply if your customers choose (GPS + Cellular) versions of Apple Watch Series 3 or Series 4, larger watch case sizes, certain bands and case materials. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

2. The Vitality HealthyFood benefit is available to your clients on qualified purchases during their first program year regardless of their Vitality Status. In subsequent program years, HealthyFood discounts are available only if they achieve Gold or Platinum status. No matter what their Vitality Status is, they'll continue to accumulate Vitality Points for the healthy food purchases they make.

3. Based on internal data from Headspace.com, About Us, accessed from: <https://www.headspace.com/about-us>.

4. The Unemployment Protection rider has a 12-month waiting period and is subject to proof of unemployment benefits. Restrictions apply based on attained age, policy face, and premium amounts. See the product producer guide for additional details.

For agent use only. Not for use with the public.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

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

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

Insurance products issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210

MLINY040319022