

John Hancock Term *with Vitality*[™] Live a Healthy Life and Save!

John Hancock Term with Vitality protects your clients while also recognizing and rewarding them for living a healthy life. This unique life insurance solution 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 – \$20,000,000
- **Vitality HealthyFood[™] benefit** that offers up to \$600 in annual savings on healthy food purchases — at thousands of stores nationwide¹
- **A customized Vitality Program** for clients over the age of 70
- **Opportunity to reduce premiums even further** by living a healthy life
- **A program that offers personalized health goals** and simple tips, as well as a free Fitbit[®] device to track progress
- **Rewards and discounts** for entertainment, shopping and travel*
- **Guaranteed conversion feature** with an enhanced conversion privilege for achieving Gold or Platinum Vitality Status

SmartProtect[™] Term *with Vitality*[™]

NEW SmartProtect Term with Vitality

Quick decisions can save your clients time...and money!

We're excited to introduce SmartProtect Term with Vitality, which offers competitive premiums and a streamlined underwriting decision in as little as two days to simplify the process for your clients and help you place more business. SmartProtect Term with Vitality is the fastest way to enroll your clients in the John Hancock Vitality program — allowing them to save even more while also earning rewards and discounts for living a healthy life.*

Introducing

LifeTrack

Keep your policy on track

LifeTrack is an industry-first policy management solution that helps your clients stay on track to meet their insurance goals.

Life insurance policies are often held for decades and factors that affect policy performance, such as interest rates and the timing of premium payments, can change over the life of a policy. It's been up to you to make adjustments in order to meet your client's insurance goals. Until now!

Each year, LifeTrack Premium Notices are adjusted based on actual policy performance and updated assumptions about the future. **Clients also receive annual personalized communications so they will always understand the amount to pay to keep pace with their insurance objective as actual policy experience unfolds.**