



VITALITY REWARDS YOUR CLIENTS, AND WE'D LIKE TO REWARD YOU

At John Hancock, we believe your life insurance company should help you live a longer, healthier life. It's good for your clients and it's good for you!

- Sell any of our permanent life insurance policies with *Vitality PLUS* and we'll **bump up your current compensation by 10 points.**¹
- **Increase your compensation** when your *Vitality GO* clients **upgrade to *Vitality PLUS*:**
 - + Receive 10 points, when policy is upgraded within 90 days
 - + Receive 5 points, when policy is upgraded after 90 days but before 25 months

HOW IT WORKS

EXAMPLE: VITALITY BONUS PAYOUT STRUCTURE BY PREMIUM

	FIRST YEAR TARGET PREMIUM	FIRST YEAR PAID PREMIUM	VITALITY BONUS (POINTS)	VITALITY BONUS (DOLLARS)
Sell <i>Vitality PLUS</i> *	\$10,000	\$8,000	10 points	\$800
Upgrade to <i>Vitality PLUS</i> **	\$10,000	\$8,000	5 points	\$400

*Policy issued with *Vitality PLUS* or is upgraded within 90 days.

**Policy is upgraded after 90 days, but before 25 months.

- John Hancock will pay you directly, 30 days following your regular compensation cycles, unless there is a different arrangement with your firm.²
- All compensation statements will be clearly marked "Vitality bonus" for easy identification.

Who knew helping your clients live a longer, healthier life could be so rewarding?

GET STARTED TODAY!

1. Effective on policies issued on or after October 1, 2018. The bonus is available on permanent policies only, and is not available on Term, Variable and any policy issued in New York. The bonus is restricted to base compensation on paid first year target commissionable premium only and is not payable on unused premium received in the second policy year, excess or renewal compensation, or on year two rolling targets. Institutions or wholesaled business in banks and wirehouses are not eligible or as prohibited by firm. Please refer to your firm compensation rules for additional information. John Hancock reserves the right to discontinue this additional compensation at any time.

2. Except as otherwise provided in any product-specific documentation applicable to a particular product or rider, there will be a chargeback of amounts paid, to include the Vitality bonus (5 or 10 points) on any policy which is lapsed, surrendered or if the Vitality (HER) rider is terminated within a 12 or 18 month period, dependent on specific product charge back provisions. Please refer to individual compensation schedules for details.

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Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.

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 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

With *Vitality GO* and *Vitality PLUS*, it's easier than ever for you to:

- Present Vitality on all your cases
- Give all your clients the type of life insurance they prefer
- Sell and recommend John Hancock Vitality
- Differentiate yourself in the marketplace