

Offering a Term product to meet every client need

When it comes to Term, it's good to have options! Take a look at the choices you can offer your clients.

ATTRIBUTES	PROTECTION TERM	VITALITY TERM
Term Durations	10-, 15-, and 20-year	10-, 15-, and 20-year
Positioning	<ul style="list-style-type: none"> • Level Term product offering death benefit protection at competitive premiums • The John Hancock Vitality Program is offered via an optional rider and can be dropped after issue <ul style="list-style-type: none"> – Premiums are level at Bronze status and can only stay the same or decrease – Ideal for clients who want certainty that their premiums will never increase 	<ul style="list-style-type: none"> • Lowest initial premium Term product with premiums that may fluctuate based on the Vitality Status earned • The John Hancock Vitality Program is a built-in feature on this product and cannot be removed • Premiums are level at Gold status and can increase or decrease based on the level of Vitality participation • Ideal for clients who want upfront premium savings
Underwriting	Full underwriting and accelerated underwriting (via John Hancock ExpressTrack® — see the <i>Accelerated Underwriting</i> section below for more details)	Full underwriting and accelerated underwriting (via John Hancock ExpressTrack — see the <i>Accelerated Underwriting</i> section below for more details)
Premiums	OPTION 1: Level premium for term period selected OPTION 2: Add the Vitality rider and premiums adjust based upon engagement and Vitality Status earned each year: <ul style="list-style-type: none"> • Platinum — decreasing premiums • Gold — decreasing premiums • Silver — decreasing premiums • Bronze — level premiums 	Premiums adjust based upon engagement and Vitality Status earned each year: <ul style="list-style-type: none"> • Platinum — decreasing premiums • Gold — level premiums • Silver — increasing premiums • Bronze — increasing premiums
Ownership	<ul style="list-style-type: none"> • Insured • Trust • Third party with insurable interest 	<ul style="list-style-type: none"> • Insured • Trust • Third party with insurable interest
Available Coverage	<ul style="list-style-type: none"> • Minimum Face Amount : \$100,000 • Maximum Face Amount: \$65 million* 	<ul style="list-style-type: none"> • Minimum Face Amount: \$100,000 • Maximum Face Amount: \$20 million
Temporary Insurance Agreement	Yes, subject to underwriting guidelines	Yes, subject to underwriting guidelines
Issue Ages	<ul style="list-style-type: none"> • 10-Year Term 18-80 • 15-Year Term 18-75 • 20-Year Term 18-65 • Renewable through age 94 	<ul style="list-style-type: none"> • 10-Year Term 20-80 • 15-Year Term 20-75 • 20-Year Term 20-65 • Renewable through age 94

*When the Vitality rider is added to the policy, the maximum face amount is \$20 million

ATTRIBUTES	PROTECTION TERM	VITALITY TERM
Risk Classes	<ul style="list-style-type: none"> • Super Preferred Non-Smoker • Preferred Non-Smoker • Standard Plus Non-Smoker • Standard Non-Smoker • Preferred Smoker • Standard Smoker • Substandard 	<ul style="list-style-type: none"> • Super Preferred Non-Smoker • Preferred Non-Smoker • Standard Plus Non-Smoker • Standard Non-Smoker • Preferred Smoker • Standard Smoker • Substandard
Vitality Rewards	<p>Only applicable if Vitality rider is added to the policy.</p> <p>\$2 MILLION AND ABOVE — FULL REWARDS</p> <ul style="list-style-type: none"> • Apple Watch® Series 3 or Series 4¹ • Complimentary Fitbit® device and discounted devices • Free biometric screening • Vitality Squares & Vitality Wheel • Hotel discounts • 25% healthy gear discount • 25% discount on Vitality HealthyFood™ benefit (Year 1 for all, Years 2+ for Gold and Platinum)² • Gym discounts <p>UNDER \$2 MILLION — MODIFIED REWARDS</p> <ul style="list-style-type: none"> • Apple Watch Series 3 or Series 4¹ • Complimentary Fitbit device & discounted devices • Free biometric screening (first year only) • Vitality Squares & modified Vitality Wheel • 15% healthy gear discount • 10% discount on Vitality HealthyFood benefit (Year 1 for all, Years 2+ for Gold and Platinum)² • Gym discounts 	<p>\$2 MILLION AND ABOVE — FULL REWARDS</p> <ul style="list-style-type: none"> • Apple Watch® Series 3 or Series 4¹ • Complimentary Fitbit® device and discounted devices • Free biometric screening • Vitality Squares & Vitality Wheel • Hotel discounts • 25% healthy gear discount • 25% discount on Vitality HealthyFood™ benefit (Year 1 for all, Years 2+ for Gold and Platinum)² • Gym discounts <p>UNDER \$2 MILLION — MODIFIED REWARDS</p> <ul style="list-style-type: none"> • Apple Watch Series 3 or Series 4¹ • Complimentary Fitbit device & discounted devices • Free biometric screening (first year only) • Vitality Squares & modified Vitality Wheel • 15% healthy gear discount • 10% discount on Vitality HealthyFood benefit (Year 1 for all, Years 2+ for Gold and Platinum)² • Gym discounts
Conversions	<ul style="list-style-type: none"> • Conversions are available during the earlier of attained age 70 and the end of the term-duration period • If there is no Vitality rider on the policy, convertible in policy years one to four to any permanent life product available for sale. From year five to the end of the level term duration, convertible to designated product only • If the Vitality rider is added to the policy, the following applies: Convertible in policy years one to four to any permanent life product available for sale. From year five to the end of the term duration, convertible to designated product only. Policyholders who have Gold or Platinum status on each of the three annual processing dates prior to the date of the conversion, can convert to any product for the first 10 years 	<ul style="list-style-type: none"> • Conversions are available during the earlier of attained age 70 and the end of the term-duration period • Convertible in policy years one to four to any permanent life product available for sale. From year five to the end of the term duration, convertible to designated product only. Policyholders who have Gold or Platinum status on each of the three annual processing dates prior to the date of the conversion, can convert to any product for the first 10 years
Riders	<ul style="list-style-type: none"> • Accelerated Benefit rider • Total Disability Waiver rider • Unemployment Protection rider • Vitality PLUS rider 	<ul style="list-style-type: none"> • Accelerated Benefit rider • Total Disability Waiver rider • Unemployment Protection rider

ATTRIBUTES	PROTECTION TERM	TERM WITH VITALITY
Replacements	Allowed after the first policy year	Allowed after the first policy year
Quote Engines	<ul style="list-style-type: none"> • Ebix's Vital Term • iPipeLine's QuoteNow • CompuLife • IXN • Ninja Quoter • SuranceBay • AgentQuote • SwiftApp 	<ul style="list-style-type: none"> • Ebix's Vital Term • iPipeLine's QuoteNow • CompuLife • IXN • Ninja Quoter • SuranceBay • AgentQuote • SwiftApp
Full eApplication	<ul style="list-style-type: none"> • iPipeLine's iGO 	<ul style="list-style-type: none"> • iPipeLine's iGO
Drop Ticket	<ul style="list-style-type: none"> • JH Life eTicket or JH Life Paper Ticket (ExpressTrack available) • ApplicInt's Express Complete (ExpressTrack available) • Exam One's Go Ticket • TLIC's QuickLife • Crump's InsureNow 	<ul style="list-style-type: none"> • JH Life eTicket or JH Life Paper Ticket (ExpressTrack available) • ApplicInt's Express Complete (ExpressTrack available) • Exam One's Go Ticket • TLIC's QuickLife • Crump's InsureNow
Accelerated Underwriting	EXPRESSTRACK: <ul style="list-style-type: none"> • Issue ages 18-60 • Up to and including \$3 million face amount • Applications initiated via a John Hancock Ticket or ApplicInt's Express Complete Multi-Carrier Ticket³ 	EXPRESSTRACK: <ul style="list-style-type: none"> • Issue ages 20-60 • Up to and including \$3 million face amount • Applications initiated via a John Hancock Ticket or ApplicInt's Express Complete Multi-Carrier Ticket³

FOR MORE INFORMATION

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

1. Apple Watch program is not available in New York. 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. Vitality HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality Program.

3. Submissions via firm-proprietary Tickets may not be eligible for ExpressTrack.

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

Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance related charges. Variable universal life insurance products are subject to market risk and are unsuitable as a short term savings vehicle. Cash values are not guaranteed and will fluctuate, and the policy may lose value.

In New York, entertainment, shopping, and travel rewards are not available and are replaced by healthy living and active lifestyle rewards.

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.

John Hancock Vitality Program rewards and discounts are available only to the person insured under the eligible life insurance policy. Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy. 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.

MLINY040319017