

Making coverage more affordable & accessible for clients with substandard ratings

Important update:

In February 2019 we introduced a two-part program to improve customer value for clients with substandard ratings. First, we announced an automatic one-table upgrade¹ for clients with substandard ratings who elect Vitality PLUS. Second, we increased the Vitality Credits that these clients can realize when they participate in the Vitality PLUS program.

We will continue to offer an automatic one-table upgrade for clients approved with substandard ratings who submit applications before **December 6, 2019**, and have a paid, placed policy by **December 31, 2019**. Clients who engage in Vitality PLUS will continue to receive the higher level of Vitality Credits that come with participating in the Vitality Program.²

New business and underwriting information

For substandard rated cases, the automatic one-table upgrade will be available as follows:

Friday, December 6

If seeking an Informal Offer:

The John Hancock Home Office must receive an illustration signed by the insured and owner, and a tentative underwriting decision must be obtained by this date.

If seeking a Formal Offer:

The John Hancock Home Office must receive an application signed by the insured and owner by this date. An illustration on the case is also required.

Please note: If the policy is to be trust owned, at a minimum the insured's signature is required on the application by this date.

Friday, December 20

At least the Minimum Initial Premium to place the policy in force must be received by John Hancock.

Tuesday, December 31

To issue policies with a one-table upgrade, John Hancock must have provided a final underwriting offer, received all administrative requirements to issue the policy, and received confirmation to proceed with the 1035 Exchange (if applicable).

Future enhancements

As we launch new products, instead of a table upgrade, customers will benefit from **built-in pricing that captures those savings** and further increases the Vitality Credits available when clients with substandard ratings engage in Vitality PLUS. With this enhancement, your clients can save more than ever before — even as much as 20% (at Gold status). The new pricing will be rolled out on Protection UL and Protection SIUL in the next few weeks, as well as on other products thereafter.

John Hancock Vitality PLUS offers more powerful tools and incentives than ever to help clients with substandard ratings achieve sustainable improvements in their health!

FOR MORE INFORMATION

Please contact your John Hancock salesperson or National Sales Support at 888-266-7498, Option 2.

1. One-table upgrade applies to all Vitality PLUS-eligible permanent products, ages and face amounts except clients issue age 80 and younger with original ratings of 150% who will be upgraded to Standard. John Hancock does not issue policies for this age group with ratings of 125%.

2. Flat extras, non-medical ratings (e.g., aviation) and all Rider ratings excluded.

For Agent Use Only. This material may not be used with the public.

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

Enhancements not available in all states or where prohibited by law. Subject to terms, conditions and state variations. Underwriting rules and eligibility may be changed or terminated at any time.

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 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY092719110

PAGE 2 of 2