

Highlights, features and benefits
John Hancock Term with Vitality



John Hancock *Term with Vitality*

This product offers the unique combination of affordable protection, along with a range of features and riders that offer additional flexibility to meet your clients' needs.¹ Take a look:

Highly competitive premiums for 10-, 15-, and 20-year durations

Affordable coverage for face amounts up to \$20 million

A guaranteed conversion feature during the entire term period. Plus, an enhanced conversion privilege during the first 10 policy years

Unemployment Protection, Total Disability, and Accelerated Benefit riders for extra protection

What's more, the John Hancock Vitality Program is automatically included in the policy, which means your clients can realize additional premium saving and rewards for the everyday steps they take to live healthy.

Enhanced client engagement:

Each year John Hancock will provide the following valuable information:

- A Vitality email showing your clients how much they can save by reaching a higher Vitality Status level
- A bill showing a recalculated premium that takes into account the Vitality Status earned by the insured
- An Annual Report providing a summary of premium outlay based on possible future Vitality Status

INSURANCE PRODUCTS:

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Federal Government Agency	

Meeting client needs

If you have clients who are seeking an affordable solution to help protect their loved ones and are inspired to save on premiums by living a healthy life, John Hancock Term with Vitality can help you meet their needs.

Need	Solution
Income Protection	Protect future earnings: The death benefit proceeds of the policy can help: • Replace lost income in the event of a wage earner's death • Fund future college expenses or help cover daycare expenses • Pay off a mortgage or other financial obligations
Business Planning	Fund buy-sell arrangements: Since the policy is so affordable, it's ideal for funding a buyout of a business.
Additional Protection Against the Unexpected	Total Disability Waiver rider: Waives premiums should the insured become totally disabled. Accelerated Benefit rider: Provides partial access to the death benefit in the event that the insured is diagnosed with a terminal illness with a life expectancy of 12 months or less. Unemployment Protection rider: Waives premiums should the insured become unemployed.

Redefining life insurance with the John Hancock Vitality Program

You can achieve sales success, strengthen client relationships, and generate more referrals than ever!



Term with Vitality offers:

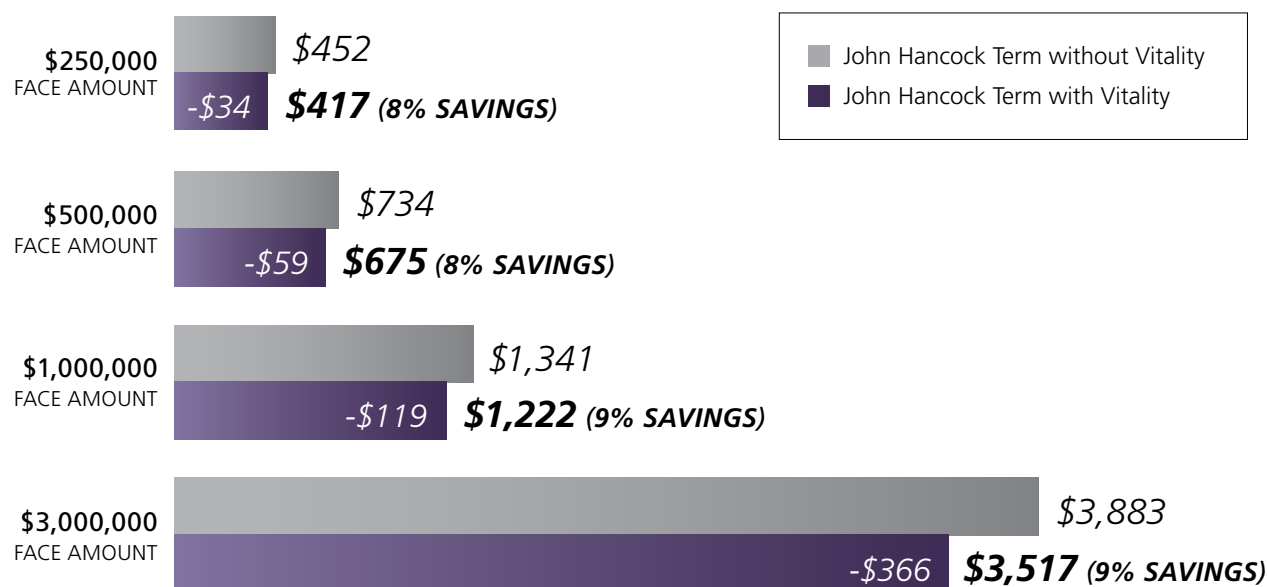
- The ability to **reduce premiums** by living a healthy life
- The opportunity to earn an **Apple Watch® Series 3** for as little as \$25 plus tax²
- **A complimentary Fitbit® device** instead of Apple Watch or another discounted fitness tracker like Garmin or Polar
- A Vitality HealthyFood™ benefit with up to **\$600 in annual savings** on healthy food purchases — at 16,000 stores nationwide³
- Entertainment, shopping, and travel **rewards and discounts**

Significant savings potential for your clients!

John Hancock Term with Vitality rewards the everyday steps your clients take to stay healthy and inspires them to do even more. In fact, the more your clients participate, the more they can save.

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 Term with Vitality and John Hancock Term without Vitality. 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 program and the Vitality Status achieved. To maintain a level premium, Gold status must be achieved in all years.



"John Hancock has a nice set of tools to help plan for a prosperous and healthy lifespan ... affecting all aspects of my life from personal health, work-life balance, to financial comfort."

- DAVID

Participation is easy

After their policy is issued, your clients can order an Apple Watch Series 3 for as little as \$25 plus tax — or if they prefer, they can choose a complimentary Fitbit device. Then they can get active, get healthy, and start saving with John Hancock Vitality.

Accumulate Vitality Points

Your clients will accumulate Vitality Points by completing simple everyday activities to stay healthy, like walking, eating, and visiting the doctor.

Earn a Vitality Status

Each year, they'll earn a Vitality Status based on the number of Vitality Points they accumulate each year.



Get rewarded

On their policy anniversary, clients will enjoy **potential premium savings** that reflect the Vitality Status they achieved in the previous year, plus they can earn exciting **rewards and discounts**, including:

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|--|---|---|
| <ul style="list-style-type: none">• Apple Watch Series 3• Complimentary Fitbit Device• Wearable Device Discounts• HealthyFood Benefit | <ul style="list-style-type: none">• Cruise Rewards• Half-Price Hotel Stays• Free Health Check | <ul style="list-style-type: none">• Healthy Gear Discounts• Shopping & Entertainment Discounts |
|--|---|---|

NOTE: John Hancock Term with the Vitality rider policies with face amounts less than \$2 million are only eligible to earn an Apple Watch Series 3 (or get a complimentary Fitbit device or wearable device discount), plus a 10% HealthyFood discount, a 15% healthy gear discount, shopping and entertainment discounts, and — in the first program year only — a free health check. Policies with face amounts of \$2 million and above are eligible for the full suite of rewards and discounts.

Vitality Active Rewards with Apple Watch

Now, your clients can order Apple Watch Series 3 for an initial payment of \$25 plus tax.

When their Apple Watch arrives, they can sync it to their John Hancock Vitality account using our member website or easy mobile app.

Monthly payments will be based on the number of Vitality Points they earn from Standard or Advanced Workouts, over a 24-month period.



MONTHLY PAYMENTS

When your clients earn 500 Vitality Points from Standard and Advanced Workouts, they pay nothing for their Apple Watch Series 3. Otherwise, we do ask them to make a small payment based on the size of the watch they choose and the number of points they earn each month.

38 MM CASE



42 MM CASE



STANDARD & ADVANCED WORKOUTS

Here is a list of the many things your clients can do to get credit for their workouts.

ACTIVITIES	STANDARD WORKOUT (20 VITALITY POINTS)	ADVANCED WORKOUT (30 VITALITY POINTS)
Active calories burned using Apple Watch	Personalized between 200–1,250	Personalized between 300–1,875
Steps using any supported device	10,000	15,000
Minimum calories burned using an approved Vitality device	200	300
Minutes of exercise @ 60% of max heart rate	30	45
Verified gym visit	30 minutes	Not Applicable

NOTE: Light Workouts are not applicable towards the payments of Apple Watch. Clients can earn **Vitality Points** through their **Active Calories** found in the John Hancock Vitality app: click the **More** tab, and then select **Health app**. They can also use the number of steps tracked or calories burned on any other supported device, exercise with a heart rate monitor, or log a verified gym visit to receive credit for a Standard or Advanced workout. Apple Watch Series 3 is available to John Hancock Vitality members who have not previously ordered an Apple Watch through the program.

Features

Product Design	10-, 15-, or 20-year term durations available		
Vitality Program (Also referred to as the Healthy Engagement Benefit)	Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy and Healthy Engagement Benefit. - The Healthy Engagement Benefit determines the total premium based upon the achieved status of the life insured. The total premium may vary from year to year. - There are four Vitality Status levels: Bronze, Silver, Gold, and Platinum. The insured can earn a total of 18,000 points by engaging in the program. - The achievement of a status is dependent upon the life insured meeting certain status qualification requirements in each year. - The discounts, rewards, and Fitbit device will be provided only to the life insured to encourage participation in the program. - The Healthy Engagement Benefit will cease at the end of the term period. - Enhanced conversion privilege when achieving Gold or Platinum Vitality Status. See <i>Convertibility Guidelines</i> section below for details.		
Issue Ages	10-Year 20 – 80 Renewability through age 94	15-Year 20 – 75	20-Year 20 – 65
Risk Classes	NON-SMOKER Super Preferred Preferred Standard Plus Standard Substandard	SMOKER Preferred Standard Substandard	
Flat Extras	Flat Extras (temporary and permanent) are allowed on all risk classes except Super Preferred.		
Minimum Face Amount	\$100,000		
Maximum Face Amount	\$20 million; the maximum face amount is subject to underwriting, retention limits, and reinsurance considerations.		
Face Amount Increases	Face amount increases are not permitted after the policy issued.		
Face Amount Decreases	YEARS 1 – 3 - No face amount reductions are allowed during the first three policy years. YEARS 4 – 6 - Reductions allowed up to 50% of the initial face amount, as long as the remaining face amount is at least equal to the Minimum Face Amount stated in the contract. YEARS 7+ - Beginning in policy year seven, any reduction is allowed as long as the remaining face amount is at least the Minimum Face Amount stated in the contract. <i>Note: Decreases are processed only at the policy owner's request.</i>		

Face Amount Banding	Band 1: \$100,000 – \$249,999 Band 2: \$250,000 – \$499,999 Band 3: \$500,000 – \$999,999 Band 4: \$1,000,000 – \$1,999,999 Band 5: \$2,000,000+
Premium Calculation	The first-year premium on John Hancock Term with Vitality is lower than the John Hancock Term (without Vitality). Through the John Hancock Vitality Program, the life insured earns a Vitality Status each year that determines the total premium. Each Vitality Status has a corresponding premium-adjustment multiplier, which is guaranteed not to change throughout the term duration. The current and past premium-adjustment multipliers are used in the determination of the cumulative premium-adjustment factor. The cumulative premium-adjustment factor in any year is calculated by multiplying the current policy year's premium-adjustment multiplier x the prior policy years' premium-adjustment multipliers, rounded to four decimal places. For example, a policy may have the following premium adjustment multipliers: Platinum status: 0.9970; Gold status: 1.000; Silver status: 1.0112; Bronze status: 1.0163 If the insured achieved a status of Gold, Platinum, Silver and Bronze in the first four policy years, then the cumulative premium adjustment factor for the fifth premium would be equal to $(1 \times .9970 \times 1.000 \times 1.0112 \times 1.0163) = 1.0246$. The total premium is then equal to the base policy premium x the cumulative premium-adjustment multiplier, plus any premium for additional rating, and any premium for supplementary benefits. The calculation for the base policy premium is shown in the <i>Base Policy Premium Calculation</i> section above. Total premium after the first policy year and during the term durations are based on the Vitality Status achieved by the life insured on each annual processing date.⁷ The base policy premium rates vary by term duration, sex, underwriting risk class, smoking status, and issue age and are banded by policy face amount. The premium adjustment multipliers vary by issue age, and term duration. Each Term with Vitality term duration has corresponding 10-, 15- or 20-year level guaranteed base policy premium rates. After the term duration, the premium rate is based on a Yearly Renewable Term (YRT) annually increasing scale.
Modal Factors	Premiums may be paid annually, semi-annually, quarterly, or monthly.* For premiums paid other than annually, the following modal factors apply: SEMI-ANNUALLY: Annual rate per thousand x 0.51 QUARTERLY: Annual rate per thousand x 0.26 MONTHLY: Annual rate per thousand x 0.0865 <i>*Monthly payment mode requires electronic funds transfer.</i>
Policy Fee	Annually \$70 Semi-Annually \$35.70 Quarterly \$18.20 Monthly \$6.06 <i>Note: Policy fee is non-commissionable.</i>

Features, CONTINUED

Convertibility Guidelines	Within the following guidelines, conversion is limited to permanent, fully underwritten plans of life insurance offered for sale to individual policy owners by John Hancock at the time of conversion. This includes universal life, indexed universal life and variable universal life insurance products: • The available conversion period is the lesser of end of the term period or attainment of age 70. Term is convertible in the first four policy years to any single-life permanent product offered for sale by John Hancock at the time of conversion. In policy year five through 10, the conversion options are dependent on the Vitality Status achieved by the life insured, as follows: – If the life insured has achieved either Gold or Platinum status on each of the three annual processing dates prior to the date of the conversion, then the policy can be converted to any John Hancock single-life permanent plan of life insurance offered for sale at the time of the conversion; or – If the life insured has achieved either Silver or Bronze status on any of the three annual processing dates prior to the date of the conversion, then the policy can be converted to a single-life permanent plan of life insurance that John Hancock makes available for conversions. For the remainder of the conversion period, if any, the policy can be converted to a single-life permanent plan of life insurance that John Hancock makes available for conversions. If the John Hancock Term with Vitality policy is converted to: • A policy with Vitality (also referred to as the Healthy Engagement Benefit), then the life insured retains the current year's Vitality Status, John Hancock Vitality Program membership, and the new permanent policy begins without any rider credits. • A policy without Vitality, then the life insured forfeits the John Hancock Vitality Program and any benefits and rewards that come with it. – The new policy is based on the insured's age at the time of the conversion (attained age). – The face amount of the permanent policy may be up to the face amount of the term policy it replaces, subject to the minimum and maximum limits on the policy converted to. • Clients whose Term insurance premiums are being waived under the Total Disability Waiver or the Unemployment Protection rider may convert their policy to a permanent plan; however, they cannot purchase the Total Disability Waiver or the Unemployment Protection rider on the permanent policy. • Certain supplementary benefits or riders, including the Long-Term Care (LTC) rider, may be added on conversion subject to underwriting. • Increasing features such as Return of Premium and scheduled supplemental face amount increases are not allowed on converted policies. For riders that may be added, contact John Hancock Underwriting for details of underwriting requirements. • If an insured has multiple Term policies, he/she may convert each to separate new permanent policies subject to the regular conversion rules. Multiple Term policies cannot be combined and converted to one permanent individual policy. • There is no conversion option for issue age 70 and above.
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Underwriting Guidelines for Conversions	Any HealthyEdge crediting received on the Term policy will not be applied to the permanent policy upon conversion. Conversion from a Term policy to a permanent policy requires underwriting in the following situations: • If the policy owner chooses to increase the face amount from the amount originally insured under the existing policy, then evidence of insurability is required for the amount of the increase; the insured must qualify for the same or better underwriting classification as the original policy; • A separate policy must be issued if the underwriting classification is less favorable than the original Term policy; • Adding certain supplementary benefits or riders upon conversion, including the Long-Term Care (LTC) rider, is subject to underwriting; • A change from Smoker to Non-Smoker class; and/or • Conversion to a survivorship policy — underwriting is required for the insured that is added (see below).
Converting to a Survivorship Policy	During the lesser of the first four policy years or attainment of age 70, your client also has the option to convert a single-life Term policy to a survivorship policy (a policy that insures two people and pays a benefit on the death of the second insured). • The face amount of the new survivorship policy can be up to the face amount of the Term contract subject to available retention limits. • Underwriting is required only on the life not previously covered under the original Term contract. • The new life must be underwritten for the full face amount, found insurable, and be age 75 or younger.
Estate Preservation Rider (EPR) and Term Conversions	The Estate Preservation rider (EPR) is not a Term product rider, but is an extra death benefit feature with our permanent survivorship products. The right to receive the EPR on a term conversion to a permanent survivorship product is not part of the conversion provision. Since this is not a contractual right, and because issuing the EPR with the converted policy could more than double the amount of risk assumed without the benefit of medical evidence, the Estate Preservation rider is not available automatically under a term conversion to a survivorship policy. The Estate Preservation rider can be added to the permanent survivorship policy, subject to the following conditions: AVAILABILITY — ATTAINED AGE • 20-65 — up to Substandard rating of 500% • 66-75 — up to Substandard rating of 200% • The existing life insured must continue to qualify for the same risk class as the original policy. • EPR is subject to available retention. IN ORDER TO ADD EPR, FOLLOW THESE RULES: • Complete an <i>Application for Life Insurance</i> and a <i>HIPAA Compliant Authorization for Release of Health-Related Information</i> • In the “Special Requests” section, indicate this is a conversion of survivorship Term and provide the policy number of that policy. Do not complete a term conversion application. Both the plan and the EPR rider are selected on page 2 of the application. • Regular survivorship underwriting requirements based on the policy face amount must be submitted for each insured.

Riders (SEPARATE CHARGES MAY APPLY)

Total Disability Waiver (TDW)	• This rider provides for a waiver of required premiums should: – The insured become totally disabled while the benefit is in force and before the policy anniversary nearest to the insured's 65th birthday, and – The total disability lasts at least six months, without interruption, during the insured's lifetime. • Maximum face amount \$5 million. • Issue ages 20 – 55 • Maximum benefit \$5,000 per month. • This rider is available only at issue. • If disability occurs before age 60, the premiums are waived until the earlier of age 94 or recovery from disability; if disability occurs after age 60, premiums are waived until age 65. • Not available with annualized premium greater than \$60,000. • The cost for this rider is based on age at issue, sex, underwriting status, smoking status, and total face amount. • A client whose John Hancock Term with Vitality insurance premiums are currently waived under the Total Disability Waiver may still convert their policy to a permanent plan; however, they cannot purchase the Total Disability Waiver on the permanent policy. • This rider terminates at age 65. If disability occurs at or after age 65, no premium will be waived. • A separate charge is required if this optional rider is elected. The charge is based on age at issue and the total face amount.
Accelerated Benefit	Provides a "living benefit" if the insured is certified to be terminally ill with a life expectancy of one year or less. This provision allows the policy owner to receive 50% of the eligible death benefit to a maximum of \$1 million: • Available to all issue ages. • This benefit may be added at any time, regardless of current health, provided that the following conditions are met: – There must be a least one year remaining in the benefit period. – The consent of the irrevocable beneficiary (if any) is required. – The consent of the assignee (if any) is required. • The death benefit is reduced by the rider benefit amount plus one year's interest at current loan rates on the benefit paid and any administrative expense charge. • Benefits may be taxable under current tax law. Policy owners should consult their personal tax advisors regarding the tax implications of benefits received under the Accelerated Benefit.

Unemployment Protection

This rider protects the insured in case of unemployment. In the event of unemployment, this rider waives the premium up to a \$10,000 annual maximum.

- Maximum face amount is \$5 million and maximum annual premium is \$10,000.
- Issue ages 20 – 60.
- The benefit waives 12 months of base plan and all riders premiums. This benefit can be used twice during the term period.
- There is a 12-month waiting period to submit a claim for this benefit. The waiting period starts from the effective date of this rider and after the end of each premium waiver period.
- The insured will need to prove he/she is receiving federal or state unemployment benefit for four continuous weeks.
- This rider can be added post issue. (This is the only rider that can be added post issue.)
- Maximum attained age for rider exercise is age 65.
- Clients whose premiums are being waived under this rider may convert their policy to a permanent plan; however, premiums will not continue to be waived on the permanent plan.
- A separate charge is required if this optional rider is elected.
- The rider automatically terminates on the last day of the term duration, or at age 65 if earlier.
- Clients whose Term insurance premiums are currently waived under the Unemployment Protection rider may still convert their policy to a permanent plan; however, they cannot purchase the Unemployment Protection rider on the permanent policy.

Strength. Stability. **John Hancock.**

John Hancock's strong ratings, as judged by the major rating agencies, are a comprehensive measure of the company's financial strength and stability. This is important because these financial ratings reflect the life insurance company's ability to pay claims in the future. With over 150 years of experience, John Hancock offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents, and distribution partners.





For more information about Term with Vitality,
visit www.JHSalesHub.com.

1. 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. Guarantees are based on the claims-paying ability of the issuer.

2. Apple Watch program is not available in New York. Your clients can order Apple Watch Series 3 (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 clients choose Apple Watch Series 3 (GPS + Cellular), certain bands and case materials. Apple Watch Series 3 (GPS) requires an iPhone 5s or later with iOS 11 or later. Apple Watch Series 3 (GPS + Cellular) requires an iPhone 6 or later with iOS 11 or later. Apple Watch Series 3 (GPS + Cellular) and iPhone service provider must be the same. Cellular is not available with all service providers. Roaming is not available outside their carrier network coverage area. Wireless service plan required for cellular service. They need to contact their service provider for more details. Check www.apple.com/watch/cellular for participating wireless carriers and eligibility. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

3. 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.

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

Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy and Healthy Engagement Benefit.

Premium savings are in comparison to the John Hancock Term without Vitality. Annual premium savings will vary based upon policy type, the terms of the policy, and the level of the insured's participation in the John Hancock Vitality Program.

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.

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

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