Vitality Term & Protection Term

A term product for every client

At John Hancock, we have a term product that's just right for your clients, regardless of what their health or financial goals may be. With Protection Term, clients who choose the Vitality PLUS optional rider can go at their own pace and their premiums will never go up — but they can go down if your client participates in the Vitality program. With Vitality Term, Vitality PLUS is automatically included, and your clients are given upfront premium savings and can save even more based on their participation in the Vitality program.

Key features of Vitality Term and Protection Term

Attributes	Vitality Term	Protection Term
Vitality overview	• John Hancock Vitality PLUS is automatically included with every policy • Provides upfront premium savings that often result in the lowest premium in the market • Premiums can fluctuate based on Vitality participation **Note:** Vitality Term is not available for sale in New York	• John Hancock Vitality GO, a basic version of the program, is automatically included with every policy at no cost • John Hancock Vitality PLUS is available as an optional rider (3% charge) • If Vitality PLUS is elected, premiums will never increase, but can decrease based on Vitality participation
Audience	May be a good choice for clients: • Already living a healthy life • Looking for upfront premium savings	May be a good choice for clients: • Looking to live a healthier life • Looking for greater premium savings with Vitality PLUS over the life of the policy
Premiums	Premiums adjust at the end of each policy year based on your client's Vitality status: • Platinum Status – Premium decreases • Gold Status – Premium stays level • Silver Status – Premium increases slightly • Bronze Status – Premium increases	• When the John Hancock Vitality PLUS rider is elected, premiums can decrease based on Vitality participation • When the Vitality PLUS rider is not elected, premiums are level over the life of the policy
Durations	10-, 15-, 20-, and 30-year	10-, 15-, 20-, and 30-year*

* 30-year Term is not available in New York.

John Hancock Vitality PLUS discounts and rewards by face amount

	$2 million and above	Less than $2 million
Apple Watch®[1] Earn an Apple Watch for as little as $25 plus tax, with regular exercise	✔	✔
Amazon Halo[2] Complimentary Amazon Halo with a free, three-year Halo membership**	✔	✔
Fitbit® device **Or you can choose a complimentary Fitbit device	✔	✔
Hotels.com discounts[3]	6 nights	2 nights
Amazon Prime membership[4]	✔	✔
Free biometric screening	✔	(first year only)
Healthy gear discounts	25%	15%
Healthy food discounts[5]	25%	10%
Free subscription to Headspace® as part of the HealthyMind™ benefit[6]	✔	✔
Vitality Squares gift cards	✔	✔
Vitality Wheel gift cards	✔	✔
Wearable device discounts	✔	✔

Attributes	Vitality Term	Protection Term
Riders	• Accelerated Benefit rider • Total Disability Waiver rider • Unemployment Protection rider	• Vitality PLUS rider • Accelerated Benefit rider • Total Disability Waiver rider • Unemployment Protection rider
Coverage	• Minimum face amount: $750,000 • Maximum face amount: $30 million	• Minimum face amount: $750,000 • Maximum face amount: $65 million***
Issue ages**	• 10-Year Term: 20-80 • 15-Year Term: 20-75 • 20-Year Term: 20-65 • 30-Year Term: 20–55, 20–50 (for Smokers) • Renewable through age 94	• 10-Year Term: 18-80 • 15-Year Term: 18-75 • 20-Year Term: 18-65 • 30-Year Term: 18–55, 18–50 (for Smokers) • Renewable through age 94
Risk classes	• Super Preferred Non-Smoker • Preferred Non-Smoker • Standard Plus Non-Smoker • Standard Non-Smoker • Preferred Smoker • Standard Smoker • Substandard	• Super Preferred Non-Smoker • Preferred Non-Smoker • Standard Plus Non-Smoker • Standard Non-Smoker • Preferred Smoker • Standard Smoker • Substandard
Conversions	• Conversions are available during the earlier of attained age 70 and the end of the term duration • Convertible in policy years one to four to any permanent life product available for sale at time of conversion. From year five to the end of the term duration, convertible to a permanent life product John Hancock designates for conversions • Policyholders who earn Gold or Platinum status on each of the three annual processing dates prior to the date of the conversion, can convert to any permanent life product during the first 10 years	• Conversions are available during the earlier of attained age 70 and the end of the term duration • Convertible in policy years one to four to any permanent life product available for sale at time of conversion. From year five to the end of the term duration, convertible to a permanent life product John Hancock designates for conversions • Policies with the Vitality PLUS rider are convertible in policy years one to four to any permanent life product available for sale at the time of conversion. From year five to the end of the term duration, convertible to a permanent life product John Hancock designates for conversions – Policyholders who earn Gold or Platinum status on each of the three annual processing dates prior to the date of the conversion, can convert to any permanent life product during the first 10 years (not available in NY)
Temporary insurance agreement	Yes, subject to underwriting guidelines	Yes, subject to underwriting guidelines
Underwriting	Eligible submissions will be considered for accelerated underwriting via John Hancock ExpressTrack.®[7] All other submissions will proceed to traditional underwriting	Eligible submissions will be considered for accelerated underwriting via John Hancock ExpressTrack.®[7] All other submissions will proceed to traditional underwriting

***For details regarding maximum face amounts, please reach out to your John Hancock representative.

****Minimum Issue age for Vitality PLUS Rider is 20.

Attributes	Vitality Term	Protection Term
Replacements	Allowed after the first policy year	Allowed after the first policy year
Quote engines	• JH Illustrator • Ebix's Vital Term • iPipeLine's QuoteNow • CompuLife • IXN • SuranceBay • AgentQuote	• JH Illustrator • Ebix's Vital Term • iPipeLine's QuoteNow • CompuLife • IXN • SuranceBay • AgentQuote
Full eApplication	• iPipeLine's iGO • JH eApp	• iPipeLine's iGO • JH eApp
Drop Ticket	• JH Life Paper Ticket • Applicnt's Express Complete • iPipeline's Drop Ticket • Crump's Transaction Center	• JH Life Paper Ticket • Applicnt's Express Complete • iPipeline's Drop Ticket • Crump's Transaction Center

For more information, please call a John Hancock representative or National Sales Support at 888-266-7498, option 2.

1. Apple Watch program is not available in New York or Puerto Rico. Apple Watches ordered through John Hancock Vitality may not be shipped to addresses in Guam. Once your clients become a Vitality PLUS member and complete the Vitality Health Review (VHR), they can order Apple Watch 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 Standard Workouts (10,000 to 14,999 steps) and Advanced Workouts (15,000 steps) completed or the applicable Active Calorie thresholds. The step counts required for Standard and Advanced Workouts are reduced for members beginning at age 71+. One-time upgrade fees plus taxes apply if your customers choose (GPS + Cellular) versions of Apple Watch, larger watch case sizes, and certain bands and case materials. For more information, please visit www.jhsaleshub.com. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.
2. The complimentary Amazon Halo device and three-year Halo membership are only available to new Vitality PLUS Members and are not available with policies issued in New York, Puerto Rico and Guam. At the end of the complimentary Amazon Halo health and wellness membership, charges will apply automatically to the credit card on file with Amazon.com unless the membership is opted out of. Amazon Halo allows Vitality members to earn Vitality Points for physical activity, Halo Sleep and Halo Programs. The Amazon Halo health and wellness membership is required to earn Vitality Points for Halo Sleep and access the full catalog of Halo content. Other features of Halo are not eligible for Vitality Points with the Vitality Program. Amazon and all related marks are trademarks of Amazon.com, Inc. or its affiliates.
3. Hotels.com discounts are not available in New York. Depending upon the amount of coverage and policy type purchased, Hotels.com discounts are valid for either two nights or six nights per program year. The amount of discount will vary based upon policy type, coverage amount, and the Vitality Member's Vitality status (Bronze, Silver, Gold, Platinum).
4. Amazon Prime benefit is not available in New York. Amazon Prime membership available to Vitality PLUS members who have reached Platinum Status for three consecutive program years.
5. Vitality HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality Program.
6. The HealthMind Benefit is not available in New York.
7. Consumers,18-60, applying for single-life coverage up to $3 million are eligible for ExpressTrack. ExpressTrack is not available in New York.

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

Vitality GO is not available with policies issued in New York & Puerto Rico.

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

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