



Free
service

Lifetrack

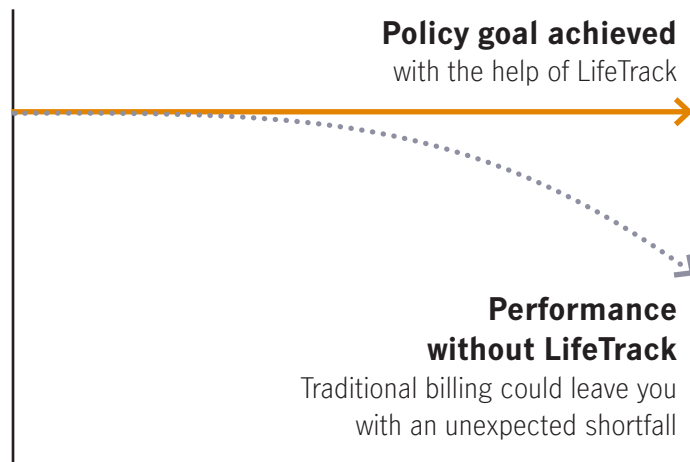
Keep your policy on track

When you first buy life insurance, your premium is calculated based on certain assumptions about the future, things like interest rates and the timing of payments. But how will you know if that amount is still appropriate over time?

With traditional policy management your premium won't change unless you or your advisor request it. This means the premium you're paying may no longer be the right amount needed to achieve your goals. That's why you need LifeTrack.

LifeTrack premiums adjust each year to reflect real-life policy performance in order to help you achieve your objectives.

In other words, we'll tell you exactly how much you need to pay in order to keep your policy on track to meet your goals.



LifeTrack is a free service that offers:

Premium notices that adjust each year based on actual policy performance and updated assumptions about the future

Personalized communications so you always know how much to pay in order to keep pace with your objectives

Extra motivation for John Hancock Vitality members with annual emails telling you how much more you can save by living a healthy life

Speak with your financial representative to learn more.

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.

Paying a LifeTrack premium that is other than the planned premium on the initial 'as sold' illustration could reduce the duration of a policy's Death Benefit Protection feature or No Lapse Guarantee.

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.

LIFE-4807 3/20 MLINY082515124