



# 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 Vitality Term, Vitality PLUS is automatically included, and your clients pay the Gold premium in year one and can save even more based on their participation in the Vitality program. Protection Term premiums, on the other hand, are guaranteed level for the duration of the term period.

### Key features of Vitality Term and Protection Term

Attributes	Vitality Term	Protection Term
<b>Vitality overview</b>	<ul style="list-style-type: none"><li>• John Hancock Vitality PLUS is automatically included with every policy</li><li>• Clients pay the Gold premium in year one</li><li>• Premiums can fluctuate based on Vitality Status attained in the previous year</li></ul> <p><b>Note:</b> Vitality Term is not available for sale in New York</p>	<ul style="list-style-type: none"><li>• John Hancock Vitality GO, a basic version of the program, is automatically included with every policy at no cost</li></ul>
<b>Audience</b>	May be a good choice for clients: <ul style="list-style-type: none"><li>• Living a healthy life</li><li>• Looking for the Vitality PLUS premiums savings, exclusive rewards and discounts they can earn for the everyday steps they take to live a longer, healthier life</li><li>• Seeking the added flexibility of robust conversion options, which are further enhanced with Vitality participation</li></ul>	May be a good choice for clients: <ul style="list-style-type: none"><li>• Seeking the flexibility offered by robust conversion options</li><li>• Wanting the Vitality GO rewards and discounts they can earn for the everyday steps they take to live a longer, healthier life</li></ul>
<b>Premiums</b>	All clients pay the Vitality Gold premium in year one. Starting in year two, premiums adjust at the end of each policy year based on the Vitality Status your clients' obtain in the previous year: <ul style="list-style-type: none"><li>• The premium amount for each Vitality Status (Platinum, Gold, Silver and Bronze) is set at issue and guaranteed for the life of the policy</li></ul>	<ul style="list-style-type: none"><li>• Premiums are level for the duration of the term period</li></ul>
<b>Durations</b>	10-, 15-, 20- and 30-year	10-, 15-, 20- and 30-year*

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

Attributes	Vitality Term	Protection Term																				
<b>Riders</b>	<ul style="list-style-type: none"> <li>Accelerated Benefit rider</li> <li>Total Disability Waiver rider</li> </ul>	<ul style="list-style-type: none"> <li>Accelerated Benefit rider</li> <li>Total Disability Waiver rider</li> </ul>																				
<b>Coverage</b>	<ul style="list-style-type: none"> <li>Minimum face amount: \$250,000 (digital submission required for face amounts ranging from \$250,000- \$749,999)***</li> <li>Maximum face amount: \$30 million</li> </ul>	<ul style="list-style-type: none"> <li>Minimum face amount: \$250,000 (digital submission required for face amounts ranging from \$250,000- \$749,999)***</li> <li>Maximum face amount: \$65 million****</li> </ul>																				
<b>Issue ages*****</b>	<ul style="list-style-type: none"> <li>10-Year Term: 20-80</li> <li>15-Year Term: 20-75</li> <li>20-Year Term: 20-65</li> <li>30-Year Term: 20–55, 20–50 (for Smokers)</li> <li>Renewable through age 94</li> </ul>	<ul style="list-style-type: none"> <li>10-Year Term: 18-80</li> <li>15-Year Term: 18-75</li> <li>20-Year Term: 18-65</li> <li>30-Year Term: 18–55, 18–50 (for Smokers)</li> <li>Renewable through age 94</li> </ul>																				
<b>Risk classes</b>	<ul style="list-style-type: none"> <li>Super Preferred Non-Smoker</li> <li>Preferred Non-Smoker</li> <li>Standard Plus Non-Smoker</li> <li>Standard Non-Smoker</li> <li>Preferred Smoker</li> <li>Standard Smoker</li> <li>Substandard</li> </ul>	<ul style="list-style-type: none"> <li>Super Preferred Non-Smoker</li> <li>Preferred Non-Smoker</li> <li>Standard Plus Non-Smoker</li> <li>Standard Non-Smoker</li> <li>Preferred Smoker</li> <li>Standard Smoker</li> <li>Substandard</li> </ul>																				
<b>Conversions</b>	<ul style="list-style-type: none"> <li>Conversions are available during the earlier of attained age 70 and the end of the term duration</li> <li>The conversion option is separated into the following two time periods: <ul style="list-style-type: none"> <li>– an initial “any product” time period when the product can be converted fully underwritten to any single-life, John Hancock permanent life policy available for sale at the time of conversion and</li> <li>– a subsequent time period where conversion is limited to a designated permanent product available for conversion</li> </ul> </li> </ul> <p>The following chart outlines the years during which conversion is available:</p> <table border="1"> <thead> <tr> <th>Term duration</th> <th>Any product conversion period</th> <th>Product dedicated for conversion period</th> <th>Enhanced Vitality Term conversion period*</th> </tr> </thead> <tbody> <tr> <td><b>Term 10</b></td> <td>1–6</td> <td>7–10</td> <td>7–10</td> </tr> <tr> <td><b>Term 15</b></td> <td>1–8</td> <td>9–15</td> <td>9–10</td> </tr> <tr> <td><b>Term 20</b></td> <td>1–10</td> <td>11–20</td> <td>11–15</td> </tr> <tr> <td><b>Term 30</b></td> <td>1–12</td> <td>13-30</td> <td>13-15</td> </tr> </tbody> </table> <p>*Vitality Term only: Enhanced Vitality conversion privilege extends the “any product” conversion period and allows the client to convert to any John Hancock permanent life policy if they have attained a Gold or better Vitality status in the three most recent annual processing dates prior to conversion.</p>		Term duration	Any product conversion period	Product dedicated for conversion period	Enhanced Vitality Term conversion period*	<b>Term 10</b>	1–6	7–10	7–10	<b>Term 15</b>	1–8	9–15	9–10	<b>Term 20</b>	1–10	11–20	11–15	<b>Term 30</b>	1–12	13-30	13-15
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\*\*\* A digital submission via the John Hancock flex complete process on iPipeline iGO or through our JH eApp is required for term applications for face amounts ranging from \$250,000–\$749,999. Digital submissions are not available in NY.

\*\*\*\* 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
<b>Temporary insurance agreement</b>	Yes, subject to underwriting guidelines	Yes, subject to underwriting guidelines
<b>Underwriting</b>	Eligible submissions will be considered for accelerated underwriting via John Hancock ExpressTrack®. <sup>5</sup> All other submissions will proceed to traditional underwriting	Eligible submissions will be considered for accelerated underwriting via John Hancock ExpressTrack®. <sup>5</sup> All other submissions will proceed to traditional underwriting
<b>Replacements</b>	Allowed after the first policy year	<ul style="list-style-type: none"> <li>• Allowed after the first policy year</li> <li>• First-year reissue opportunity —during the first policy year, the policyholder is allowed to exchange the issued Protection Term policy with a Vitality Term policy to gain Vitality PLUS advantages with the Healthy Engagement rider</li> </ul>
<b>Quote engines</b>	<ul style="list-style-type: none"> <li>• JH Illustrator</li> <li>• Ebix's VitalTerm</li> <li>• iPipeline's QuoteNow</li> <li>• COMPULIFE®</li> <li>• IXN</li> <li>• SuranceBay</li> <li>• AgentQuote</li> </ul>	<ul style="list-style-type: none"> <li>• JH Illustrator</li> <li>• Ebix's VitalTerm</li> <li>• iPipeline's QuoteNow</li> <li>• COMPULIFE®</li> <li>• IXN</li> <li>• SuranceBay</li> <li>• AgentQuote</li> </ul>
<b>Full eApplication</b>	<ul style="list-style-type: none"> <li>• iPipeline's iGO</li> <li>• JH eApp</li> </ul>	<ul style="list-style-type: none"> <li>• iPipeline's iGO</li> <li>• JH eApp</li> </ul>

## John Hancock Vitality PLUS discounts and rewards by face amount

Vitality PLUS is automatically included on Vitality Term.

	\$2 million and above	Less than \$2 million
<b>Apple Watch<sup>®1</sup></b> Earn an Apple Watch for as little as \$25 plus tax, with regular exercise	✓	✓
<b>Complimentary Fitbit<sup>®</sup> or other discounted device</b>	✓	✓
<b>Exclusive travel discounts<sup>2</sup></b>	3 bookings	1 booking
<b>Free biometric screening</b>	✓	(first year only)
<b>Healthy gear discounts</b>	25%	15%
<b>Healthy food discounts<sup>3</sup></b>	25%	10%
<b>Free subscription to Headspace<sup>®</sup> as part of the HealthyMind<sup>™</sup> benefit<sup>4</sup></b>	✓	✓
<b>Vitality Squares gift cards</b>	✓	✓
<b>Vitality Wheel gift cards</b>	✓	✓
<b>Wearable device discounts</b>	✓	✓

## John Hancock Vitality GO discounts and rewards

Vitality Go is automatically included on Protection Term.

	Available on Protection Term
<b>Discounts on wearable devices</b>	✓
<b>Healthy gear discounts</b>	✓
<b>Healthy food discounts</b>	✓
<b>Free personalized tips and content</b>	✓

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 or heart rate 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 JHSalesHub.com.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. Travel discounts are not available in New York. Travel discounts valid for three bookings per program year. For term with Vitality policies with a face amount less than \$2,000,000, travel discounts valid for 1 booking 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) and will only apply to the first \$1000 of the booking cost.
3. Vitality HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality Program.
4. The HealthMind Benefit is not available in New York.
5. Consumers, 18-60, submitting an application via JH eApp, and applying for single-life coverage up to \$3 million are eligible for John Hancock ExpressTrack™, with an opportunity for certain applicants to obtain an instant underwriting decision.

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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.

ExpressTrack is not available in New York

The merchants represented are not sponsors of the John Hancock Vitality Program or otherwise affiliated with John Hancock or Vitality.

Premium Savings will apply based on the Status attained by the life insured.

Conversion is limited to policies offered to individual policy owners at the time of conversion. If the new policy includes a rider that is not in force on the term policy, evidence of insurability is required. For conversion to survivorship products, retention and certain underwriting considerations may apply. Unlike term insurance, variable universal life insurance has fluctuating returns and death benefits, and because variable universal life insurance policies offer investment options, there are investment fees in addition to the cost of maintaining an insurance policy. Please refer to your contract for details of your conversion provision.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. John Hancock Vitality Program rewards and discounts are available only to the person insured under the eligible life insurance policy, may vary based on the type of insurance policy purchased and the state where the policy was issued, are subject to change and are not guaranteed to remain the same for the life of the policy.

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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