

## Live Healthy, Save More!

*In addition to offering highly competitive premiums, John Hancock Term with Vitality provides the opportunity to save even more and earn rewards for living a healthy life.*

### Significant Premium Savings

Male, 55, Best Risk Class, \$5,000,000 Face Amount, Term 10

COMPANY	PREMIUM
<b>NEW John Hancock Term with Vitality</b>	<b>\$7,200</b>
MetLife	\$7,569
Lincoln	\$7,590
Banner	\$7,610
<b>John Hancock Term 2015 (without Vitality)</b>	<b>\$7,650</b>
Protective	\$7,690
AXA	\$7,725
Prudential	\$8,235

6% initial premium savings when compared to John Hancock Term without Vitality

The data shown is taken from various company quotes. After the first year, premiums for John Hancock Term with Vitality are not guaranteed as they will adjust based on the life insured's participation on the Vitality Program and the Vitality Status they achieve. In order to maintain a level premium, a Gold Vitality Status must be achieved in all years. All other competitor data is based on guaranteed level premium. Competitor information is current and accurate to the best of our knowledge as of March 2015. These comparisons cannot be used with the public and complete personalized policy quotes for each representative company must be presented or discussed with your clients.

### John Hancock Term with Vitality offers:

- The opportunity to realize even lower future premiums for living a healthier lifestyle
- Personalized health goals and simple tips, along with a free Fitbit® to track progress
- Entertainment, shopping, and travel rewards and discounts\*

The more engaged your clients are in the John Hancock Vitality Program, the greater their premium savings and rewards!

**For additional information, please call your local John Hancock Representative  
or National Sales Support at 888-266-7498, option 2.**

\*The levels of rewards and discounts available will vary based upon the Face Amount selected at issue.

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

Insurance policies and/or associated riders and features may not be available in all states. Guarantees are based on the claims-paying ability of the issuer.

John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy.

Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy.

Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member), the ownership and inforce status of the insurance policy, and the state where the insurance policy was issued.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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