

Frequently Asked Questions

PERMANENT LIFE INSURANCE WITH VITALITY

Reward your clients for living a healthy life with the John Hancock Vitality Program. Now available on Protection UL, Protection IUL, and Accumulation IUL — it's going to change the way people think about life insurance.

Program Overview

1. What is the John Hancock Vitality solution?

Permanent life insurance with the John Hancock Vitality Program rewards people for living a healthy life. In fact, the healthier their lifestyle, the greater their rewards. It offers your clients:

- The opportunity to significantly lower life insurance premiums¹ or enhance income potential
- A program that provides personalized health goals and simple tips, along with a free Fitbit® to track progress
- Entertainment, shopping, and travel rewards and discounts

2. Why has John Hancock chosen to partner with Vitality?

We've partnered with Vitality because they're the global leader in integrating wellness benefits with life insurance products. Vitality has an established track-record of creating interactive, personalized programs. Millions of members worldwide use their online tools to identify and track health and lifestyle goals. Through their Vitality Institute, they also offer information, insight, and thought leadership in health promotion and disease prevention — all of which provide a unique benefit to John Hancock customers.

3. How does the program work?

Get Started: Once clients receive their policy, they begin by logging onto the member website and completing an online Vitality Health Review. Soon after, they'll receive a free Fitbit, along with customized information on their lifestyle relative to their age, individual health goals, and tips on how to achieve them.

Earn Points: Each year, members will earn Vitality Points for the everyday things they do to stay healthy, like exercising, getting annual health screenings, and staying tobacco-free. All they have to do is record their activities using our easy online tools and mobile app.

Enjoy Rewards: Beginning in the second policy year, your clients will be rewarded for their efforts with policy credits that reflect the Vitality Status (Bronze, Silver, Gold or Platinum) they've achieved. With Protection UL and Protection IUL, these credits can lead to premium savings year after year when your clients live a healthy lifestyle. With Accumulation IUL, it means greater income potential.



4. What is the cost of the John Hancock Vitality Program?

The rider costs \$2.00 per month and will be reflected in the Policy Summary section of the illustration.

5. What if the owner is not the insured on the policy?

In the event the owner is not the insured, the insured will receive all of the Vitality rewards and the policy will receive the rider credits.

6. Can a client who is rated still benefit from the John Hancock Vitality Program?

Yes, even clients with diabetes or some other medical impairment can benefit from the program. Remember, they don't have to be an athlete to participate. Members can earn points by doing simple things like walking, taking online courses, or visiting the dentist.

7. Can my older clients benefit from this program?

Yes. The program is available for issue ages up to age 70, as many older clients are active and interested in living a healthy life. They can receive points for a range of activities including walking, getting an annual flu shot, or going to the dentist. Their policy will earn credits up to age 80 and these credits will have a positive affect on their policy to age 100.

Savings & Rewards

8. How do Vitality Rewards work?

As your clients accumulate Vitality Points and increase their Vitality Status, they can also earn other rewards beyond premium savings, including:



FREE FITBIT
DEVICE



FREE HEALTH
CHECK



WEARABLE DEVICE
DISCOUNTS



HEALTHY GEAR
DISCOUNTS



HALF-PRICE
HOTEL STAYS



CRUISE
REWARDS



GIFT CARD
SHOPPING &
ENTERTAINMENT

9. What hotel discounts can my clients receive?

Clients who accumulate Vitality Points can purchase up to eight hotel nights from any Hyatt hotel worldwide at a 50% discount based on the hotel's lowest published rate. The higher the status, the more nights clients can purchase, up to 30 in a lifetime. Status discounts are as follows: Bronze, 0 nights; Silver, 2 nights; Gold, 4 nights; and Platinum, 8 nights.

10. How do the cruise rewards work?

Your clients can save 20-50% based on their status on Royal Caribbean International, Celebrity Cruises, Crystal Cruises, Yachts of Seabourn, and Azamara Club Cruises. There is an annual cap of 8 nights and a lifetime cap of 50 nights. Status discounts are as follows: Bronze, 20%; Silver, 30%; Gold, 40%; and Platinum, 50%.

11. Are my clients eligible for discounts on healthy gear apparel?

Yes, your clients can earn a 25% discount on electronic gift cards from Vitality to purchase outdoor gear from REI. There is an annual cap of \$1,000 in gift cards.

Additional Information

12. Can a client add the John Hancock Vitality Program to an existing product?

As of now, the John Hancock Vitality Program is available on newly issued Protection UL '15, Protection IUL '15, Accumulation IUL '15, and John Hancock Term with Vitality policies. We will work to add it to more policies in the future.

13. What happens if the insured discontinues the rider?

If the insured discontinues the rider:

- Rider charges cease
- No new statuses can be earned
- Any previously earned policy credits will continue to be applied

14. Will the data that is collected in conjunction with the John Hancock Vitality Program affect my client's underwriting risk class after the policy is issued?

No. This data will be used to help determine your clients' Vitality Status, which in turn impacts their level of rewards and premium savings. We will never use the Vitality Status or any medical or other information about the life insured provided to Vitality to change the life insured's risk classification or as the sole basis to deny a future request to reinstate coverage.

15. How can I illustrate a product with the John Hancock Vitality Program?

You can choose the John Hancock Vitality Program as an option when illustrating a Protection UL, Protection IUL, and Accumulation IUL policy on both JH Illustrator and Winflex.

16. Who should I call if my client or I need more information?

For more information, please contact the John Hancock Vitality Customer Service Center at 1-888-333-2659, option 1 for policy owners, or option 2 for financial representatives.

17. Can a client add the Vitality benefit to an inforce policy?

Protection UL '15, Protection IUL '15, and Accumulation IUL '15 policy owners may add the John Hancock Vitality Program to their policies, provided the policy was underwritten at the time of purchase. This option will be available for a limited period of time as we complete the state approval process. It does not apply to older versions of Protection UL.

18. Can I add the Vitality benefit via a Term Conversion?

Generally, adding a rider to a policy through a Term Conversion is not allowed. However, we will make an exception for John Hancock Term 2015 policies only. No underwriting will be required for John Hancock Term 2015 and John Hancock Term with Vitality policies, if the conversion occurs within the first 6 policy years. For older Term policies, adding the Vitality benefit via a Term Conversion is not allowed and full underwriting will be required. Please note that conversions are not allowed after age 70 for Term 2015 policies. For additional information about conversion rules for these products, please see their respective technical guides.

19. Can a client add Vitality to an inforce policy?

No, except for Protection UL '15, Protection IUL '15, and Accumulation IUL '15 as described above. Adding Vitality to any other product requires a new policy and is subject to our internal replacement guidelines. Generally, when replacing a permanent policy with another permanent policy, underwriting requirements are waived if the replacement occurs within 3 years of the date the insured was last underwritten. Please see John Hancock's Internal Replacement Guidelines for details.

Generally, underwriting is required if replacing a Term policy. However, we will make an exception for Term 2015 policies. For a limited period of time as we complete the state approval process, no underwriting will be required if a Term 2015 policy is replaced with a Term 2015 with Vitality policy.

20. Can a client add Vitality to a policy that is backdated to save age 70?

Yes, Vitality can be added to a policy that would otherwise qualify to backdate to save age 70 (e.g., subject to capacity, retention, etc.).

21. Is it possible for my client to have multiple life insurance policies with the Vitality Program?

Yes, however, they will have only one Vitality account for multiple life insurance policies. Points and rewards will be earned only once; the insurance credit will apply to all eligible John Hancock life insurance policies.

1. Premium Savings and Enhanced Income Potential will apply based on the Status attained by the life insured.

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.

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

Rewards may vary based on the ownership and inforce status of the insurance policy, and the state where the insurance policy was issued.

Your client elected the Healthy Engagement Rider to participate in the John Hancock Vitality Program. There are additional costs associated with the Healthy Engagement Rider.

The owner may make a written request to terminate this rider at any time. In addition, this rider will terminate when the policy is exchanged or terminated. If the rider is in effect once the insured turns age 80 the Rider Administrative Charge will cease, all previously earned Rider Credits will continue to apply to the policy, but no new Rider Credits will be earned on the policy. Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy and Healthy Engagement Rider.

Loans and withdrawals will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½.

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.

MLINY061715090.