

THE JOURNAL

**SPECIAL
ISSUE:**
THE JOHN HANCOCK
VITALITY
SOLUTION

**CHANGING THE
CONVERSATION
IT'S NOW
ABOUT
LIVING**

**NEW SOLUTIONS
GIVE YOU A
COMPETITIVE
EDGE**

**LEADERS IN LIFE AND WELLNESS
JOIN FORCES**

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CHANGING THE
CONVERSATION

THE JOHN HANCOCK VITALITY SOLUTION: Bringing More **Life** into Life Insurance

A Message from Michael Doughty, President, John Hancock Insurance



For more than 150 years, John Hancock has been at the forefront of the life insurance industry, providing innovative financial solutions for our clients at every stage of their lives. We are committed to addressing consumers' needs by continuously designing smarter, leading-edge products that offer greater customer value and make a real difference in people's lives.

We recognize the important role life insurance plays in protecting our customers and their loved ones, but also believe that life insurance can offer more than just protection — it should reward clients throughout their lifetime. That's why I couldn't be more excited about our **exclusive U.S. partnership with Vitality**, the global leader in integrating wellness benefits with life insurance products. With Vitality, John Hancock is redefining life insurance and introducing a whole new approach that provides consumers with industry-leading financial protection, while rewarding them for healthy living.

What is most exciting about this new approach is that we're changing the conversation around life insurance to be about living life to its fullest. In fact, we will actually be providing ways to help our customers live healthier, longer lives — while also giving them the opportunity to significantly **save on their annual premiums and earn valuable rewards and discounts**. With the John Hancock Vitality Program, members are rewarded for the everyday things they do to stay healthy and can be inspired to do even more! The healthier their lifestyle, the more they can save and the greater their rewards. With easy online tools and a mobile app, it's simple for members to record their activities. We'll even send them a free Fitbit® to help track healthy behaviors.

Not only can the John Hancock Vitality solution have a positive impact on our customer's health, it also provides exciting new sales opportunities for our distribution partners by:

- ✓ **Offering products** that are now more competitive than ever — with savings as much as 15% year after year*
- ✓ **Delivering more value** and strengthening client relationships over time
- ✓ **Engaging clients** throughout their lives and helping them take charge of their physical, emotional, and financial well-being
- ✓ **Opening doors** for new clients and referrals
- ✓ **Talking to clients** about living for today while still planning for the future

We believe the John Hancock Vitality solution is a true breakthrough for the industry. It's a strategic approach that comes at a pivotal time in the history of the life insurance industry, where far too many Americans are not adequately protected, or are not protected at all. And it's an approach rooted in science and behavioral economics, and modeled on Vitality's foundation of success in other parts of the world.

I encourage you to read this special issue of the Journal where you'll find more detailed information on the John Hancock Vitality solution, including the **strength of our partnership** with Vitality, the **scientific proof** behind the success of this program, the increased **competitive positioning** of our products, as well as **selling tips** and **sales success stories**.

I've already heard from many of you about how this unique solution has brought a new perspective and enthusiasm to the sales process. And as we continue to bring more **life** into life insurance, we look forward to working with you to inspire, motivate, and reward your clients for living a healthy life.

*Premium savings based on a comparison between Protection UL with Vitality (at a Platinum status) and Protection UL without Vitality.

Two Industry Leaders Join Forces

The John Hancock & Vitality Partnership




At John Hancock, delivering innovative products and services that meet our customers' needs and provide real value are at the core of everything we do. It is what has enabled us to be an industry-leader for over 150 years, and help millions of customers protect their loved ones and secure their families' financial futures. And now, with the John Hancock and Vitality partnership, our commitment to serving our customers goes beyond traditional life insurance protection. In fact, our whole new approach inspires customers to make the right choices for their financial as well as their physical and emotional well-being.

"With Vitality, we are reinventing the consumer life insurance experience and changing the way people think about this critical component of their overall financial health. The John Hancock Vitality solution will make life insurance more relevant for consumers and reinvigorate the insurance industry."

— Michael Doughty, President
John Hancock Insurance

"Vitality and John Hancock share a commitment to improving the lives of our customers, and with more than 150 years of experience and a history of innovation, John Hancock is the perfect partner to help us bring this solution to the U.S."

— Alan Pollard, CEO
The Vitality Group

Our industry is an important one. Over 75 million American families rely on life insurance products for their financial and retirement security. However, according to LIMRA, individual life insurance ownership has been declining for 50 years¹. And while most people recognize that life insurance is important, far too few are taking the necessary steps to ensure that they are adequately covered. In fact, 50% of American households say they don't have enough coverage, but only 25% say they're likely to purchase a policy within the next year.² Whether this is due to competing priorities, the misperception about the affordability of life insurance (on average, Americans overestimate the cost by 3x), or other factors, it's clear that change is needed to ensure Americans get the insurance coverage they need to protect their loved ones and their financial futures.

At the same time life insurance ownership is trending downward, life expectancy in the U.S. is trending upward. And while this is generally great news, below the surface is the reality that people are living longer, but spending more years in poorer health. Chronic conditions are becoming more complex and prevalent. There is rising consumer demand for better support to lead healthier and wealthier lives. And with the latest technology advancements, people are taking a much more active role in their health, making it the perfect time to leverage these innovations to incentivize people to take a more active role in their finances as well. We identified the opportunity to reinvent the life insurance experience for our customers and create more engaging relationships by rewarding them for living a healthy life.

With this in mind, we partnered with a company that shares the same commitment to improving the lives of our customers. Vitality is a global leader in integrating wellness benefits with life insurance products and has an established track-record of creating interactive, personalized and extremely successful wellness programs. Vitality's online tools help millions of members identify and track their health and lifestyle goals and their Vitality Institute offers insightful



◀ The Vitality Group is a member of South Africa-based Discovery Limited, a leading international financial services organization. Vitality offers a global perspective by partnering with companies in the United Kingdom, Europe, South Africa, China, Singapore, Australia, and now the United States.

resources and research on health and well-being. With more than 17 years of behavioral and actuarial science, Vitality knows what it takes to successfully integrate wellness programs with life insurance in ways that work. Their approach to wellness is based on proven scientific and behavioral economic theories: Rewarding people for improving their health incentivizes them to sustain changes to their lifestyle in the short and long term.

We think the potential long-term benefits of our exclusive John Hancock and Vitality partnership in the U.S. are significant and strategic. Giving people more control of their overall health and better insights into how to make improvements should help them change their behavior for the better. We are essentially offering incentives for policyholders to engage in a solution that traditionally has been a “buy it and forget it” type of product, in exchange for rewards and potential savings on their premiums that could ultimately help them in their efforts to live a longer and healthier life. No company in the U.S. has previously linked such significant rewards and savings on life insurance premiums with as comprehensive a solution as John Hancock is offering with Vitality today. We believe that this partnership not only redefines life insurance but also has the potential to reinvigorate the life insurance industry by providing products that are truly innovative, relevant and exciting for Americans looking for modern life insurance protection.

Brooks Tingle, Senior Vice President, Marketing & Strategy, John Hancock Insurance

1. *The Facts of Life and Annuities Update*, LIMRA, 2014, Page 3.

2. *Trillion Dollar Baby — Growing Up: The Sales Potential of the U.S. Underinsured Life Insurance Market*, LIMRA, 2011, Pages 4, 6.

3. LIMRA Press Release, *Consumers Overestimate Cost of Life Insurance By Nearly Three Times*, 4/25/2012.

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Insurance policies and/or associated riders and features may not be available in all states.

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MLINY071615102



Americans are on average five years older than their actual age.

— SOURCE:
THE VITALITY INSTITUTE

Making Healthy Choices

The Proven Science Behind the John Hancock Vitality Solution

At John Hancock, we're leveraging science and technology to introduce a whole new approach to life insurance — one that rewards people for the everyday steps they take to stay healthy. Together with Vitality, we've created an innovative new solution that's proven to help policyholders take charge of their physical, emotional, and financial well-being. Backed by science and experience, here's why the John Hancock Vitality Program works.

1. Personal behaviors drive health and life outcomes

Data shows that unhealthy behaviors are causing Americans to age faster. On average, Americans are 5 years older than their actual age according to the Vitality Institute. And 25% of Americans are 8 years older than their actual age, largely the result of poor health and lifestyle choices.

Things like heart disease, cancer, and diabetes are strongly linked to inactivity, poor diet, excess alcohol use, and smoking.¹ These unhealthy trends can be reversed, but that requires people to make better choices and change their personal health-related behaviors.

2. The science shows that rewards and incentives can motivate people to change behavior

Understanding how people make decisions is the key to helping them live longer, healthier lives. Several global studies found that when you incentivize people to engage in physical activity, they become more active. One such study found that over a four year period:

The percentage of people **using the gym increased by 22%.³**

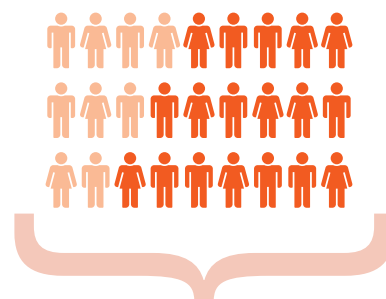
That means that when rewards and incentives are applied to life insurance people can get back on the road to better long-term health. By providing immediate rewards — like gift cards, movie tickets, and shopping discounts — for basic healthy behaviors, like walking more and going to the doctor, people are encouraged to adopt healthy behaviors that lead to lasting change.

3. The concept is already working in other segments of the insurance industry

Behavior-based wellness and rewards programs have grown rapidly in popularity. Many health insurance companies now offer premium savings and other tangible rewards to people that live a healthy life. In the automobile insurance industry, people who use a device that measures safe driving habits can also earn premium discounts. For all the same reasons this approach works in these industries, it makes even more sense with life insurance. Since policyholder relationships in the life insurance industry can last decades, these reward programs can have a long-lasting impact on healthy behaviors.

Behavior-Driven Choices: Health and Longevity

66.6%



It is estimated that up to two-thirds of all deaths in the U.S. are substantially or primarily driven by **behavioral choices.²**

Vitality members using wearable devices **walk an extra 790 steps a day** compared to non-members using wearable devices.⁴



Studies show that participation in the Vitality Program **increases** the propensity to be **physically active** by over **30%**⁵

4. Backed by Vitality's 17 years of experience, we've got the proof that this will work for life insurance

With millions of members worldwide, Vitality has partnered with companies in the United Kingdom, Europe, South Africa, China, Singapore, Australia, and now the United States. Based on this experience, they've shown that when members are highly engaged in the program, it can lead to a more positive policy and claims experience.

Vitality Program Engagement Drives Positive Outcomes Over a Five-Year Period

68% fewer claims

60% fewer policy cancellations⁶

5. It's a win-win-win for society, John Hancock, and for the insured

Life insurers have been strong proponents of healthy living and disease prevention for more than 100 years. After all, longer, healthier lives are in everyone's best interest — the individual who gets healthier, the business that does better, and the society that's more productive. Now, we finally have the science, data, and technology needed to create a whole new kind of life insurance — one that rewards people for living a healthy life.

To learn more about the science behind this program, download the White Paper on www.JHRedefiningLife.com.

Tal Gilbert, Senior Vice President, Marketing and Innovation, The Vitality Group

1. World Health Organization, *Noncommunicable Diseases Fact Sheet*, 1/2015, Accessed from: www.who.int/mediacentre/factsheets/fs355/en/.

2. Centers for Disease Control and Prevention: Morbidity and Mortality Weekly Report. *Potentially Preventable Deaths from the Five Leading Causes of Death — United States*, 2008-2010. Vol. 63, No. 17, 5/2/14. Retrieved from www.cdc.gov/mmwr/pdf/wk/mm6317.pdf.

3. The Vitality Institute, Vitality Journal, *Changing Behavior*, 2/2014, Page 16.

4. Discovery Life, Vitality InSights, *Turning the Science of Vitality into Value*, 2014.

5. Discovery Vitality, *The Impact of Vitality*, 3/2015, Page 8.

6. Discovery Life, *Creation of Value Through Behavioural Life Insurance*, 8/2013, Page 4.

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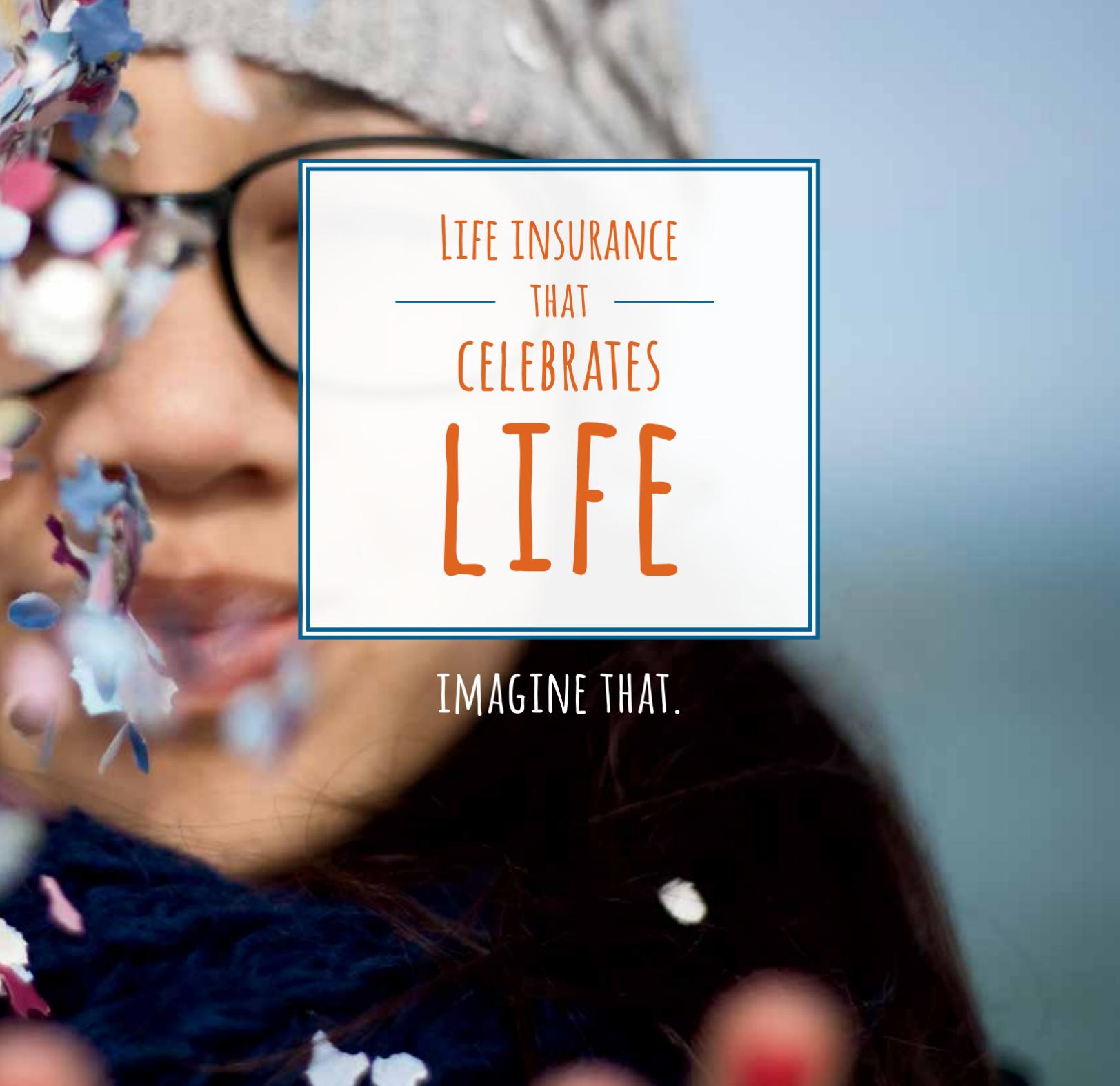
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Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

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.

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LIFE INSURANCE
— THAT —
CELEBRATES
LIFE

IMAGINE THAT.

At John Hancock, we're reimagining what life insurance is all about. Introducing John Hancock Life Insurance with Vitality, a whole new approach that rewards your clients for living healthy. Find out how we're redefining life insurance.

John Hancock | Vitality

LIVE HEALTHY • EARN REWARDS • PAY LESS • WWW.JHREDEFININGLIFE.COM

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Rewarding Clients for Healthy Living

Life Insurance with the John Hancock Vitality Program

John Hancock Life Insurance with the Vitality Program provides clients with the opportunity to save money and earn valuable rewards by simply living a healthy life — while helping them protect the ones they love.

Life Insurance with the John Hancock Vitality Program offers your clients:

- The opportunity to significantly save money and earn more potential income¹
- Personalized health goals and support
- A free Fitbit® to help track progress toward a healthy life
- Entertainment, shopping, and travel rewards and discounts from leading retailers

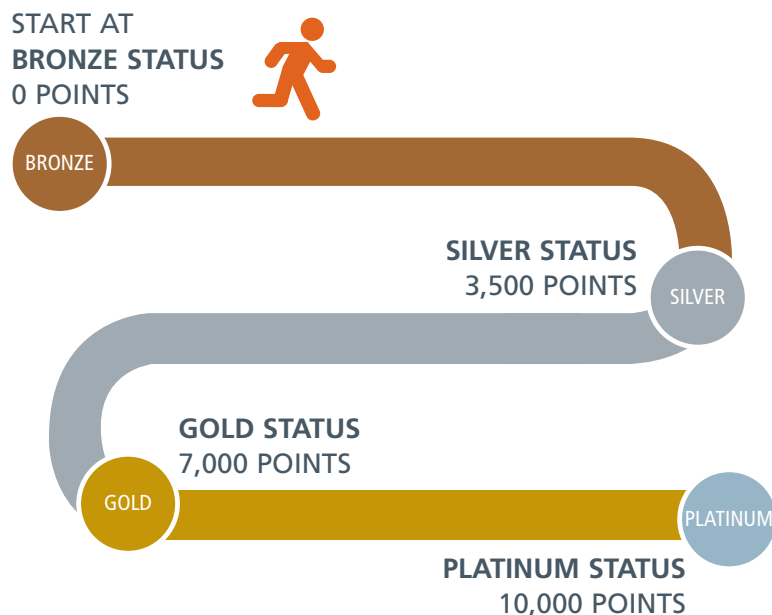
How it works



Your clients don't have to be an athlete to participate and save money with the John Hancock Vitality Program. To get started, they can earn Vitality Points for the every day things they do to stay healthy, like taking a walk, visiting the doctor, and staying tobacco-free. And with our online tools and mobile app, recording activities and earning points couldn't be easier. The more points your clients earn, the higher their Vitality Status, and the more they can save.

Vitality Points and Status

Each year, the number of points your clients accumulate will determine their Vitality Status (Bronze, Silver, Gold, and Platinum). With each increase in status, they'll benefit from greater premium savings or increased income, and rewards. And those policy benefits can continue year after year when they lead a healthy lifestyle.



Your clients may already be taking steps to improve their health.

Why not offer them a program that rewards and recognizes their healthy activities?

55%
said they are likely to walk more

48%
said they are very likely to get a health screening

46%
said they are very likely to exercise regularly

Source: Nationwide survey conducted online by KRC Research on behalf of John Hancock. Interviews were among 2,034 adults ages 18-69 between February 19-24, 2015.

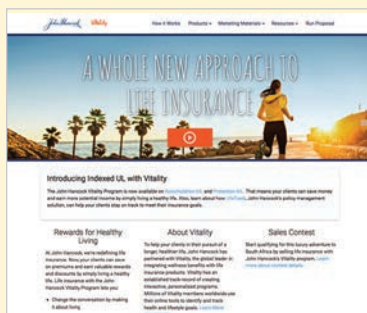
Everything you need to know

If you or your clients would like to learn more about Life Insurance with the John Hancock Vitality Program, details can be found on our consumer and producer websites.

PRODUCER RESOURCES

www.JHRedefiningLife.com

- Products that offer the John Hancock Vitality Program
- Producer and consumer marketing materials
- Sales tips and client prospecting tools
- State approval map



CONSUMER RESOURCES

www.JHRewardsLife.com

- Program overview
- Tips for living a healthier life
- The Vitality Age Calculator
- Digital press conference featuring actor/spokesperson, Chris O'Donnell



Rewards and discounts

Along with premium savings, we'll help your clients celebrate their healthy successes with valuable rewards and discounts. From gift cards and movie tickets to discounted cruises and hotel stays, they'll earn great rewards from some of the nation's largest retailers.



FREE FITBIT DEVICE

Because every step on the road to health counts, your clients receive a free Fitbit just for becoming a member. They can use it to track progress and automatically earn points.



FREE HEALTH CHECK

Your clients can monitor their health and automatically earn Vitality Points with a free screening and personalized report from our affiliated partners.



WEARABLE DEVICE DISCOUNTS

If your clients prefer a different wearable device, they'll get a 25%-40% on Fitbit, Polar, or Garmin.



HEALTHY GEAR DISCOUNTS

Members can earn a 25% discount on electronic gift cards to purchase outdoor gear from REI².



HALF-PRICE HOTEL STAYS

The higher a client's Vitality Status, the more half-price stays they can earn at any Hyatt hotel worldwide.



CRUISE REWARDS

Your clients can set sail by saving 20%-50% on all Royal Caribbean, International, Celebrity, Crystal Cruises, and more.



SHOPPING & ENTERTAINMENT

Members can earn gift cards, movie tickets, and other great prizes from major retailers based on their Vitality Status.

It's easy to get to Gold

And that Means Greater Savings and Rewards!

With the John Hancock Vitality Program, your clients can easily earn the Vitality Points they need to reach a Gold status. It can be as simple as getting a flu shot, taking an online course, and exercising regularly. In fact, many people have reached a Gold status very early in the program!

See how these very different people in the following chart each achieved a Gold status:



ANN: AGE 30



JOHN: AGE 40



SUSAN: AGE 50



BOB: AGE 60

HEALTH

Complete our online Vitality Health Review	1,250	1,250	1,250	1,250
Stay tobacco-free	1,000	1,000	1,000	–
Get an annual health check (Biometric Screening)	500	500	500	500
In-range biometrics (1,000 points each): BMI, Cholesterol, Glucose, Blood Pressure	4,000	1,000	1,000	2,000

PHYSICAL ACTIVITY

Light workout (6 per week, verified)	–	–	3,120	–
Standard workout (3 per week, verified)	–	–	–	3,120
Advanced workout (2 per week, verified)	–	3,120	–	–

PREVENTION

Flu shot	–	–	–	–
Mammogram	–	–	200	–
Dental screening	200	200	–	–

ONLINE EDUCATION

Online nutrition or mental well-being classes	100	–	–	300
GOLD STATUS ACHIEVED	7,050	7,070	7,070	7,170

Justin Kemp, Product Manager, John Hancock Insurance

1. Please consult your financial representative as to how premium savings may affect the policy you purchase. Paying a premium that differs from an originally illustrated planned premium could reduce the duration of your policy's Death Benefit Protection feature or impact other features of your policy.
2. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse, or have any responsibility for this program.

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Insurance policies and/or associated riders and features may not be available in all states.

Premium savings and enhanced income potential will apply based on the Status attained by the life insured.

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.

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The John Hancock Vitality Solution . .

WHAT THE MEDIA IS SAYING

The most active customers may earn a **discount of up to 15% on their premiums**, in addition to Amazon gift cards, half-price hotel stays at Hyatt hotels, and other perks.

THE NEW YORK TIMES (4/8/15)



Insurance game-changer

CNBC POWER LUNCH (4/8/15)

Hancock sees the wellness link as a way to **"excite the advisor community"**

about sales and improve customers' experience with life insurance.

WALLSTREETJOURNAL.COM (4/8/15)

A win-win

FINANCE.YAHOO.COM, AARON TASK (4/8/15)

The first in the nation

to offer a comprehensive wellness program around its life insurance products.

BIZJOURNALS.COM (4/8/15)

An initiative that promises to **transform** a largely passive **relationship between insurer and insured** to one where customers are rewarded over the life of a policy for healthy living.

LIFEPRO (4/22/15)

Making news everywhere with over

82 million media impressions!¹



It's increasingly popular to wear a **fitness tracker** that measures your footsteps, heart rate, or body movements. Now, the life insurance company John Hancock is **offering a deal** if you'll wear one.

CNNMONEY (4/8/15)

. is Creating a Lot of Positive Buzz!



WHAT YOUR PEERS ARE SAYING

I think Vitality is a **game changer** and the first product that individually addresses the needs of the person purchasing insurance. **This will become part of the fabric in society.**

BARRY ZIMMERMANN, BGA INSURANCE

There was nothing to “sell.” It was simply a matter of knowing my client and letting him know that Hancock could **reward** him for **doing what he does every day.**

BEN KRONISH, CLU, CHFC, CASL
KRONISH ASSOCIATES, INC.

John Hancock has provided a way to encourage my clients to be active and healthy and therefore live a better life. It's allowed my **work to impact families on a far greater scale** than simply providing insurance protection.

R. SCOTT KRIZEK, CFP,
PERSPECTIVE ADVISORS, LLC

Something **new & different to talk about** . . . gives me an opportunity to discuss a **life** benefit, instead of a death benefit!

ROBERT TROTENBERG
ARBOR GROUP

Our industry needs something unique to get consumers interested about life insurance, and I think this is **revolutionary.** **In fact, I bought a John Hancock Vitality policy!**

ERIC FREUNDT, MANAGING PARTNER
THE PRODUCERS GROUP

1. From 4/8/15 - 5/31/15.

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

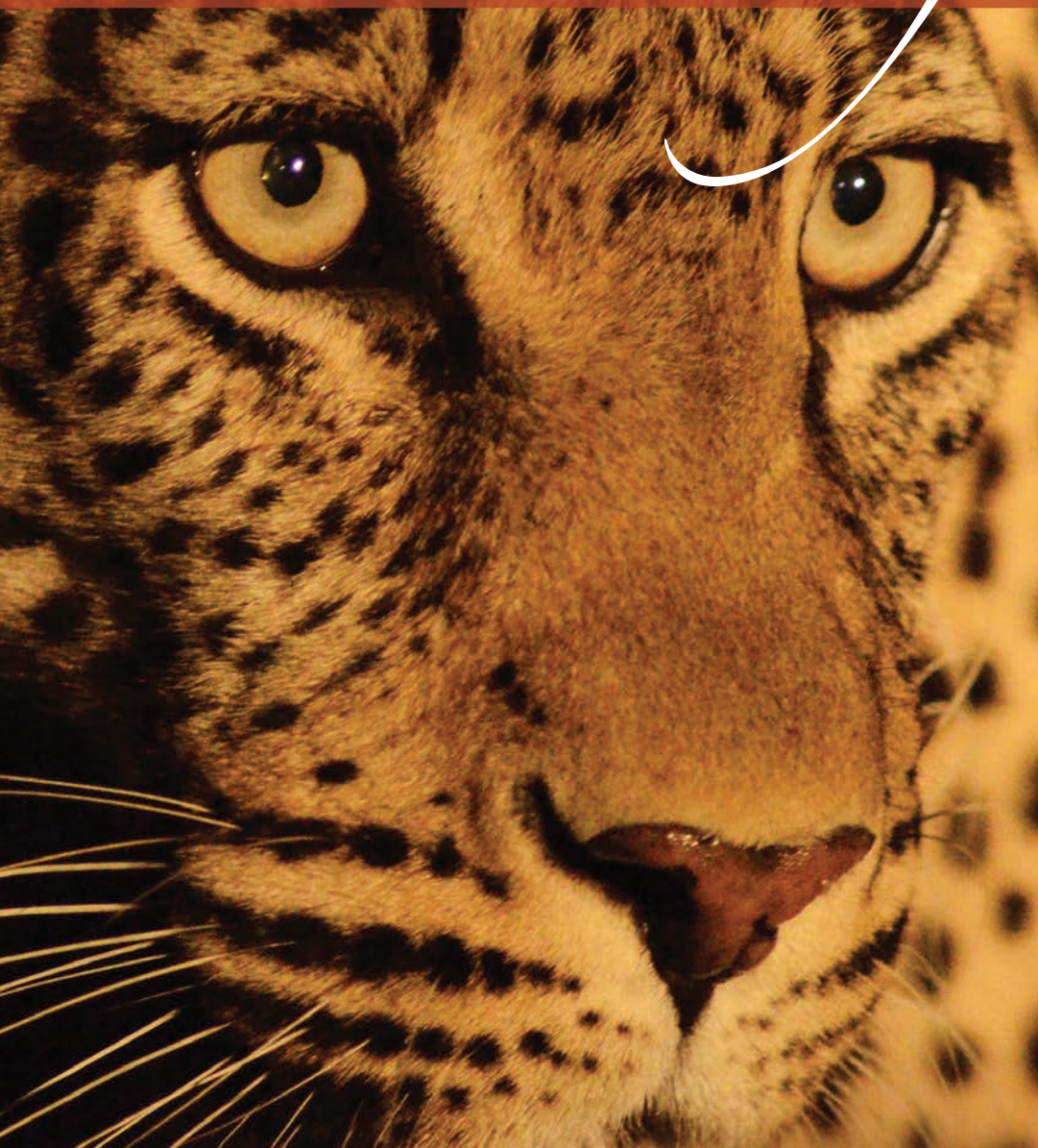
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SALES CONTEST

South Africa

JOHN HANCOCK'S 2016 LUXURY ADVENTURE

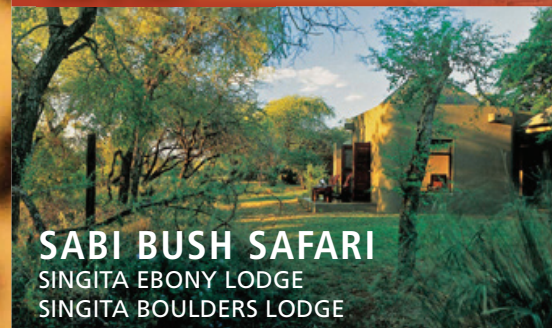
OCTOBER 1-8, 2016



JOHANNESBURG
FOUR SEASONS HOTEL THE WESTCLIFF



CAPE TOWN
ONE & ONLY



SABI BUSH SAFARI
SINGITA EBONY LODGE
SINGITA BOULDERS LODGE

ELIGIBILITY: The top 10 producers, as determined by John Hancock, with the highest target premium from the sale of non-variable Vitality life insurance products from 4/1/2015 through 4/29/2016 are eligible for invitation to South Africa. Recipients will be determined as of May 31st, 2016. Attendance is by invitation only and John Hancock retains the sole right to determine awards. Open to independent producers only. Producers must be at least 21 years of age to participate. Producers must meet production requirements, hold a current contract, and be in good standing with John Hancock at the time of the incentive. No substitution, transfer, or cash in lieu of award is allowed. New York production is not included in determining awards.

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MLINY051515077

QUALIFY by selling
life insurance with John Hancock's
Vitality Program. Learn more at
www.JHRedefiningLife.com.

John Hancock

Vitality



GET THE Competitive EDGE

John Hancock already has one of the most competitive and innovative product portfolios in the industry. And now, we've made it even better with the **John Hancock Vitality Program**. Take a look at the following pages to find out how life insurance with Vitality can give you that extra edge over the competition.

Protection UL

Protection IUL

Accumulation IUL

John Hancock Term



Live Well and Save More

Protection UL *with Vitality*

Protection UL with Vitality is one of the industry's most affordable permanent life insurance products. In addition to being 18% less expensive than the nearest competitor, your clients will also be able to earn other discounts and rewards for living a healthy life.

SIGNIFICANT PREMIUM ADVANTAGE

Male, 60, Preferred Non Smoker, \$2,000,000, Level-Pay

COMPANY	PREMIUM	DIFFERENCE
Protection UL with Vitality (Gold status)	\$26,124	—
Protective	\$30,746	+18%
Nationwide	\$31,018	+19%
North American	\$31,352	+20%
AIG	\$31,762	+22%
Lincoln	\$31,878	+22%
Prudential	\$32,481	+24%
Principal	\$35,058	+34%

Protection UL with Vitality's premium is based on current assumptions, Gold Vitality Status, solve to \$1 at age 121, and includes a guarantee to age 82. Competitors' premiums are guaranteed for lifetime. Competitor information is current and accurate to the best of our knowledge as of June 2015. The data shown is taken from various company illustrations. Current interest rates may be different for each company and may not be guaranteed. The comparisons in this communication are of different products which vary in premiums, rates, fees, expenses, features and benefits. These comparisons cannot be used with the public and complete personalized policy illustrations for each representative company must be presented or discussed with your clients. Please have your clients consult their professional advisors to find out which type of life insurance is most suitable.

Key product highlights:

- Industry-leading level-pay, short-pay and single-pay premiums
- Lengthy guarantees¹, often to life expectancy²
- Strong cash value accumulation potential when compared to guaranteed UL products
- Innovative new LifeTrack policy management solution (see details on page 23)
- Rolling targets and competitive target premiums

1. Protection UL policies automatically include a no-lapse guarantee called Death Benefit Protection. This feature guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided that the Death Benefit Protection Value remains greater than zero and policy debt never exceeds the Policy Value. Once terminated, the Death Benefit Protection feature cannot be reinstated. See the product technical guide for additional details.

2. Life expectancy calculations are based on 2008 VBT mortality table.

Greater Savings and Rewards

Protection IUL *with Vitality*

When it comes to Indexed UL, John Hancock leads the way in affordability and cash value accumulation potential. And now with the John Hancock Vitality Program, your clients can save even more.

SURPASSING COMPETITORS

Male, 45, Preferred Non Smoker, \$1,000,000

COMPANY	PREMIUM	% FROM BEST	TARGET
Protection IUL '15 with Vitality (Gold status)	\$5,902	—	\$8,754
Protection IUL '15	\$6,466	10%	\$8,730
AIG	\$6,508	10%	\$8,440
Nationwide	\$6,618	12%	\$7,728
Protective	\$6,632	12%	\$10,240
AXA	\$6,671	13%	\$8,320
Protection IUL '13	\$6,764	15%	\$7,460
Prudential	\$6,819	16%	\$9,300
Pacific Life*	\$7,136	21%	\$7,602
Lincoln	\$7,279	23%	\$10,000
Principal	\$7,709	31%	\$9,180

*Blended 50%.

The data shown is taken from various company illustrations. Premiums based on solve to \$1 at age 121. All companies illustrated rates based on 6%. All products shown assume a one-year point-to-point crediting option on the S&P 500^{®3} index. These values are not guaranteed. Competitor information is current and accurate to the best of our knowledge as of July 2015. The comparisons in this communication are of different products which vary in rates, fees, expenses, features and benefits. These comparisons cannot be used with the public and complete personalized policy illustrations for each representative company must be presented or discussed with your clients. Please have your clients consult with their professional advisors to find out which type of life insurance is more suitable.

Key product highlights:

- Often the most competitive Indexed UL premiums in the industry
- Cash value growth potential
- Lengthy guarantees¹ often to life expectancy²
- Simple annual point-to-point interest crediting based on the S&P 500
- Guaranteed index account multiplier of 15% starting in policy year 6
- Innovative new LifeTrack policy management solution now available
- Rolling targets and competitive target premiums

1. Protection IUL policies automatically include a no-lapse guarantee called Death Benefit Protection. This feature guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided that the Death Benefit Protection Value remains greater than zero and policy debt never exceeds the Policy Value. Once terminated, the Death Benefit Protection feature cannot be reinstated. See the product technical guide for additional details.

2. Life expectancy calculations are based on 2008 VBT mortality table.

3. Excluding dividends. Standard & Poor's[®], S&P[®], S&P 500[®], Standard & Poor's 500 and 500 are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by John Hancock. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. The S&P 500[®] Index is an index of 500 stocks that are generally representative of the performance of leading companies in leading industries within the U.S. You cannot invest directly in the S&P 500[®] Index.





Enhanced Retirement Income — Plus Rewards

Accumulation IUL *with Vitality*

Accumulation IUL with Vitality is one of the most competitive products in the industry for cash value accumulation and retirement income. Now, with the John Hancock Vitality Program, your clients can earn great rewards and more income for the everyday things they do to stay healthy.

GREATER INCOME POTENTIAL, ENHANCED VALUE

Male, 50, Preferred Non Smoker, Paying \$23,143 Annually for 15 Years

COMPANY	INCOME	TARGET
Accumulation IUL with Vitality (Gold status)	\$26,709	\$23,143
Penn Mutual	\$24,792	\$21,950
Prudential	\$24,648	\$20,950
Accordia	\$23,067	\$22,980
Transamerica	\$22,848	\$21,870
Pacific Life*	\$22,407	\$23,143
Midland	\$19,309	\$23,080
Voya	\$18,362	\$22,080
Minnesota Life	\$17,889	\$22,340
Allianz	\$16,001	\$21,590
Lincoln	\$12,222	\$24,550

*Blended 7% to Accumulation IUL '15's target

\$1,000,000 face amount, paying AIUL '15 target to age 65. Income taken from 66 to 80. Assumes Death Benefit Option 1 and GPT. Accumulation IUL with Vitality assumes a Gold status. All companies based on 6% illustrated rate and each company's current caps and participation rates. All products shown assume a one-year point-to-point crediting option on the S&P 500 Index^{®1}. Competitor information is current and accurate to the best of our knowledge as of June 2015. The data shown is taken from various company illustrations. These values are not guaranteed. The comparisons in this communication are of different products which vary in rates, fees, expenses, features, and benefits. These comparisons cannot be used with the public and complete personalized policy illustrations for each representative company must be presented or discussed with your clients. Please have your clients consult with their professional advisors to find out which type of life insurance is more suitable. Rolling targets apply to the first 24 months of the policy (not available in New York).

Key product highlights:

- Competitive cash value accumulation and retirement income potential
- Simple annual point-to-point interest crediting based on the S&P 500
- Innovative new LifeTrack policy management solution now available
- Rolling targets and competitive target premiums

1. Excluding dividends. Standard & Poor's[®], S&P[®], S&P 500[®], Standard & Poor's 500 and 500 are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by John Hancock. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. The S&P 500[®] Index is an index of 500 stocks that are generally representative of the performance of leading companies in leading industries within the U.S. You cannot invest directly in the S&P 500[®] Index. 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.

Outpacing the Competition

John Hancock Term ^{with} Vitality

John Hancock Term with Vitality offers competitive premiums with the opportunity to save even more. In fact, it outpaces competitors, and is even 6% less expensive than John Hancock Term without Vitality.

SIGNIFICANT PREMIUM SAVINGS

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

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

6% SAVINGS

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 in 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 June 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.

Key product highlights:

- Highly competitive premiums for 10, 15, or 20-year durations
- Coverage of \$250,000 or more
- Guaranteed conversion feature with an enhanced conversion privilege.
Plus, the Conversion Extension rider gives clients additional flexibility to decide when they want to convert their policy.
- Total Disability and Accelerated Benefit riders for extra protection
- The opportunity to save more with the John Hancock Vitality Program

Krystian Zukiewicz, Product Manager, John Hancock Insurance

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Insurance policies and/or associated riders and features may not be available in all states.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

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.

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

Premium savings and enhanced income potential will apply based on the Status attained by the life insured.

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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Changing the Conversation

It's Now About Living

Your client's healthy choices and good decisions may already be saving them money on health and car insurance. Why not offer them the opportunity to save on life insurance too by maintaining a healthy lifestyle? Life insurance with the John Hancock Vitality Program can support your clients in their pursuit of a longer, healthier life — while earning valuable rewards and saving money on their premiums.

Now, when you're talking to clients about the important role life insurance can play in their lives, you can also talk about the great benefits of the John Hancock Vitality Program, which provides:

- The opportunity to save money and earn more potential income
- Extra motivation and support for living a healthier life
- Immediate rewards and discounts for engaging in the program
- A free Fitbit® to help track their activities

The program allows you to:

- Deliver more value and strengthen client relationships
- Open doors for new clients and referrals
- Engage clients throughout their lives
- Talk to your clients about living for today while still planning for the future

REAL CLIENTS. REAL SOLUTIONS.

The following real life cases demonstrate how life insurance with the John Hancock Vitality Program can appeal to a variety of clients, at various life stages.



Phoebe, The first time insurance buyer

Age 35, Physically fit

SITUATION: Phoebe never considered buying life insurance until recently when her dad passed away unexpectedly. As the primary bread winner in her family, she was seeking an affordable solution to help ensure that her loved ones have enough money to meet their basic financial needs in the event something happens to her. She is also concerned about child care costs, paying off the mortgage, and future college funding. In the market for life insurance and already physically fit, Phoebe heard about the John Hancock Vitality Program and was immediately interested in how she could get a free Fitbit® plus rewards and discounts for continuing to live a healthy lifestyle.

SOLUTION: After conducting a thorough needs analysis, her financial advisor recommended a John Hancock Term with Vitality policy. In fact, after submitting her biometric and underwriting data, Phoebe was well on her way to earning a Gold status and great rewards. At a Gold status, Phoebe will save more than 9% on her initial premium, when compared to John Hancock Term without Vitality.

Female, 35, Preferred Non Smoker, \$3,000,000, Term 20

PRODUCT	9% SAVINGS	PREMIUM
John Hancock Term with Vitality	➔	\$1,540
John Hancock Term without Vitality		\$1,690

This example shows the difference in initial premium for John Hancock Term with Vitality and John Hancock Term 2015 without Vitality. 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 in 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.

Phoebe has the coverage she needs for her family, at a price she can afford, and is thrilled to be taking advantage of a program that helps her live a healthy life.



Mark, The fitness enthusiast

Age 45, Seeking more control over his future premium

SITUATION: Mark is already living a healthy lifestyle — he works out regularly, receives annual health screenings and buys healthy foods. He has a need for death benefit protection but has shied away from purchasing life insurance through his employer because he felt his good health was subsidizing rates for those who weren't as healthy.

SOLUTION: He had a conversation with his advisor about Protection UL with Vitality. His advisor explained that Protection UL with Vitality would be a great option for Mark, who is already physically active and could really take advantage of the great savings and rewards that the program offers.

Mark especially liked that he can save on premiums because of the healthy lifestyle choices he's already making. After hearing how easy it is to earn points, he was motivated to reach a Gold status and did so in less than a month after his policy was issued. In addition to earning a \$50 Whole Foods gift card, he was also able to choose a variety of discounts from leading national retailers. Mark has even more incentive to achieve a Platinum status before year end.

Take a look at Mark's journey to Gold:

ACTIVITY/EVENT	POINTS
Completed online Vitality Health Review (VHR) within the first 90 days	750
First time VHR bonus	500
Submitted biometrics	500
All biometrics in range (blood pressure, cholesterol, glucose, BMI)	4,000
Non-tobacco user	1,000
Completed Physical Activity Review	250
TOTAL POINTS	7,000



Edward, The rated client

Age 55, Pre-existing medical impairment

SITUATION: Edward has a need for death benefit protection but his build and Type 2 diabetes had priced him out of the market. This was before the John Hancock Vitality solution. He has worked very hard to keep his weight and diabetes under better control through a healthy diet, taking his medication daily, routine doctor visits, and regular exercise. He needs an insurance company that will recognize him for his hard work and healthy habits. Edward recently heard about life insurance with the John Hancock Vitality Program and was intrigued by the possibility of a product that will recognize and motivate him to continue living a healthy life.

SOLUTION: After reviewing a Protection UL with Vitality illustration, and learning more about the Vitality Program, Edward quickly realized he may be a good fit. Even though his increased body weight and Type 2 diabetes initially gave him a substandard risk class, Edward was excited to be able to participate in a program that provides the opportunity to lower his premiums while encouraging and supporting his pursuit of a healthier lifestyle.

After completing simple health related activities and having his biometric data uploaded, he was easily able to obtain a Gold status — translating to greater premium savings and rewards.

INTERESTED?

Detailed product information and the most up-to-date state approvals can be found on www.JHRedefiningLife.com.

Krystian Zukiewicz, Jon Stanisz, Justin Kemp
Product Managers, John Hancock Insurance

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Insurance policies and/or associated riders and features may not be available in all states.

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

Paying a premium amount that differs from an originally illustrated amount could impact features of your policy.

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 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.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

MLINY050615019

Spending time worrying about managing your clients' policies?

We just bought you some time
and peace of mind.

A large, stylized clock face graphic in the background, with the text "Introducing LifeTrack" overlaid on it.

Introducing
LifeTrack

LifeTrack is an industry-first policy management solution that helps your clients stay on track to meet their insurance goals.

Life insurance policies are often held for decades and factors that affect policy performance, such as interest rates and the timing of premium payments, can change over the life of a policy. It's been up to you to make adjustments in order to meet your client's insurance goals. Until now!

Each year, LifeTrack Premium Notices are adjusted based on actual policy performance and updated assumptions about the future. **Clients also receive annual personalized communications so they will always understand the amount to pay to keep pace with their insurance objective as actual policy experience unfolds.**

LifeTrack offers:

- **Personalized client communications** including LifeTrack Premium Notices that adjust each year to align with coverage objectives, and a LifeTrack Annual Report that shows them how the policy is tracking relative to their goals
- **Extra motivation for John Hancock Vitality members** to take a few more steps toward living a healthier life and earn more savings. Clients will receive an email each year prior to the LifeTrack Premium Notice to let them know how much more they can lower their premium by achieving a higher Vitality Status
- **Peace of mind** that clients "stay on track" to meet their insurance goals

Signing up for LifeTrack is free and easy:

1. Run an illustration in which you "solve" for a premium
2. Have your clients sign the LifeTrack election form that is printed with the illustration
3. Submit both the signed illustration and election form

For more information, please contact your local John Hancock salesperson or National Sales Support at 1-888-266-7498, option 2.

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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 premium amount that differs from an originally illustrated amount could reduce the duration of your policy's Death Benefit Protection feature or impact other features of your policy. Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy.

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A Natural Fit

Unlocking the Affluent Market

Did you know that the affluent buyer is an ideal candidate for the John Hancock Vitality Program? They are typically committed to fitness, appreciate a good value, and are more likely to participate in a rewards program. So, help your clients save as much as 15% year after year, while supporting their pursuit of a longer, healthier life. Here are some facts you might not know about the affluent buyer:

Committed to fitness

According to Market Research.com, "There are 17 million affluent Americans who engage in regular physical activity, and more than 8 million who do so at a sports club or gym."¹



With the John Hancock Vitality Program, people who are committed to fitness are more likely to earn a high status level quickly. And that means greater savings and rewards. In fact, we've seen many health-conscious clients achieve a Gold status or higher within weeks of becoming a member.

Looking for value

A recent study of millionaires found that "being frugal is the cornerstone of wealth-building."² In fact, one survey found that The Home Depot is a favorite store among those with a net worth of \$5 million or more, followed by Costco, Lowe's, and Target."³



Regardless of total wealth, people who recognize value and want to pay less for their life insurance will appreciate the many benefits of the John Hancock with Vitality Program. It gives them control over their premium savings, while also rewarding their healthy behaviors.

Like being rewarded for loyalty

In a recent study, 44% of affluent consumers said that exclusive rewards and concierge services were the most important aspect of customer loyalty programs.⁴



Recognizing this, the John Hancock Vitality Program offers a variety of exclusive rewards and discounts to help celebrate healthy successes.

From gift cards to movie tickets, your clients can earn great rewards from some of the nation's largest retailers.

Focused on travel

A recent study showed that affluent buyers accounted for 76% of spending on cruise ships and 51% of spending on hotel stays.⁵



The John Hancock Vitality Program offers specific travel rewards and discounts that can help attract affluent buyers. These include half price hotel stays at any Hyatt hotel world-wide and 20%-50% savings on major luxury cruise lines. In fact, one client takes a cruise each year with their family and was excited by the significant savings they could earn by simply living a healthy life.

The affluent market offers great opportunity when it comes to selling life insurance with the John Hancock Vitality Program. Based on market research, they are a strong target audience and are likely to respond well to the program.

Krystian Zukiewicz, Product Manager, John Hancock Insurance

1. MarketResearch.com, *The Affluent Market in the U.S.*, 4/07; Primary research taken from the Fall 2006 Simmons National Consumer Survey (NCS).

2. Thomas J. Stanley, *The Millionaire Next Door: The Surprising Secrets of America's Wealthy*, New York: Pocket Books, 1996.

3. Mahoney, Sarah, *Millionaires Love Costco, Home Depot and Lowe's*, MediaPost, 7/14/14.
<http://www.mediapost.com/publications/article/229920/millionaires-love-costco-home-depot-and-lowes.html>.

4. Linda Dickerhoof, VIP desk, Loyalty 360, 9/23/11. *What Do Affluent Customers Want From Their Loyalty Programs?*

5. RSVP, *The Affluent Consumer is Crucial to Your Business Success*, <http://rsvppublications.com/app/webroot/img/uploads/document/1399906450TheAffluentConsumer.pdf>, 4/11/14.

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Insurance policies and/or associated riders and features may not be available in all states.

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

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 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.

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MLINY061015065

Pumping Up the Flexibility

Protection UL with Vitality

Your clients try to make the best financial decisions for their families, but the “best” decision today isn’t always the “best” decision for tomorrow. You need to be able to offer your clients flexible strategies to meet their changing needs. With its low-cost premium and attractive cash value, John Hancock’s Protection UL has always provided your clients with greater flexibility than guaranteed UL products. Now, Protection UL pumps up that flexibility with John Hancock’s new Vitality Program.

The small steps your clients take can turn into big rewards as they earn a better Vitality Status for their policy, and with it a reduction in their premium. The dollars saved here provide an added boost to the already flexible Protection UL product. How much of a boost? Let’s take a look.

Meet Harry



Harry Chambers is an active 45 year old, who enjoys outdoor activity and follows a healthy diet. He needs life insurance to provide income replacement in the event of his death. He is considering a \$1,000,000 guaranteed UL policy from Nationwide (age 45, Male, Preferred, Non Smoker), one of the most competitive guaranteed UL’s on the market. While Harry likes the idea that the premium is guaranteed to never increase, at \$7,097, it is very expensive. Plus, the policy generates little to no cash value, and Harry is concerned about paying so much money and only receiving a death benefit. What if his circumstances change? While it does provide a strong guarantee, guaranteed UL doesn’t provide a back-up plan.

Delivering more value with increased flexibility and a side fund

Fortunately, Harry’s agent shows him John Hancock’s Protection UL with Vitality. Protection UL is less expensive and provides greater flexibility than the Nationwide product. The policy has an illustrated premium of \$6,595 annually. Additionally, by year 20 the policy has a cash value of \$60,000, which Harry can access in the event of an emergency or if his needs change. Finally, if Harry takes the \$502 difference in premium and invests it at 6%, he would also have a side fund of \$17,964 by year 20, further increasing his options should his circumstances change.

Harry is interested in living a healthy lifestyle. He enjoys mountain biking, hiking, and works out at the gym regularly. He and his family all see a doctor for regular check-ups. Since Harry wants to engage in a healthy lifestyle, his agent shows him a Protection UL with Vitality at a Gold status, where the Protection UL premium, his savings, and the resulting flexibility, will be even greater. At Gold status, the Protection UL premium is \$5,870, which is over \$1,200 less than the Nationwide premium. It also lasts past age 70 on a guaranteed basis, and has a cash value of \$56,059 in year 20. Additionally if Harry saves the \$1,227 difference in premium between the two policies and invests it at 6%, **he’ll have a side fund of \$47,844 in year 20.**

Protection UL with Vitality vs. Nationwide Your Life No-Lapse Guarantee UL with \$1,000,000 Death Benefit

KNOW IT AND SHOW IT

Use the JH Solutions software to understand how Protection UL with Vitality can help you compete against any guaranteed UL being shown to your clients.

Year	NATIONWIDE		PROTECTION UL '15 BRONZE STATUS			PROTECTION UL '15 GOLD STATUS		
	Cash Value	IRR on Death Benefit	Cash Value	Side Fund @ 6% A/T	IRR on Death Benefit and Side Fund	Cash Value	Side Fund @ 6% A/T	IRR on Death Benefit and Side Fund
	Annual Premium \$7,097		Annual Premium \$6,595			Annual Premium \$5,870		
1	\$0	13,990.46%	\$0	\$532	13,997.96%	\$0	\$1,301	14,008.79%
5	\$0	142.46%	\$6,495	\$3,000	142.63%	\$3,183	\$7,332	142.87%
10	\$0	46.58%	\$29,857	\$7,014	46.7%	\$23,547	\$17,143	46.88%
15	\$0	25.30%	\$45,945	\$12,385	25.43%	\$38,925	\$30,273	25.62%
20	\$0	16.40%	\$60,088	\$19,574	16.55%	\$56,059	\$47,844	16.77%
25	\$0	11.64%	\$82,885	\$29,195	11.82%	\$77,906	\$71,358	12.07%
30	\$0	8.73%	\$118,810	\$42,068	8.94%	\$114,779	\$102,825	9.23%
35	\$0	6.79%	\$159,446	\$59,297	7.04%	\$156,909	\$144,934	7.38%
39	\$0	5.65%	\$193,585	\$77,189	5.95%	\$192,452	\$188,666	6.34%

Protection UL with Vitality's premiums are based on current assumptions solve to \$1 at age 121 at each of the four status levels and include a guarantee to age 82 assuming Bronze funding level, 81 assuming Silver funding level, 80 assuming Gold funding level, and 79 assuming Platinum funding level. Competitor's premiums are guaranteed for lifetime. Competitor information is current and accurate to the best of our knowledge as of June 2015. The comparisons in this communication are of different products which vary in premiums, rates, fees, expenses, and features. This comparison cannot be used with the public and complete personalized policy illustrations for each representative company must be presented or discussed with your clients. Please have your clients consult with their professional advisors to find out which type of life insurance is most suitable. The IRR on death benefit is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the net death benefit of the policy.

With its low premium and potential to accumulate significant cash value, Protection UL with Vitality pumps up the flexibility for your clients. In addition to offering immediate rewards for small steps towards a healthier lifestyle, it can offer substantial premium savings which can then be leveraged into a pool of funds to be used for whatever your client chooses. This type of flexibility helps to ensure that Protection UL with Vitality is the right choice for your clients today, and will continue to meet their changing needs for tomorrow.

For a copy of the Harry Chambers sample case, contact Advanced Markets at 888-266-7598, option 3.

Cynthia Crino, AVP, Business Development, John Hancock Advanced Markets

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Withdrawals and loans have the effect of reducing the death benefit and cash surrender value and may cause the policy to lapse. Lapse of a life insurance policy can cause the loss of the death benefit and potential adverse income tax consequences. If the policy is classified as a MEC, the withdrawals and loans may be subject to tax at the time the withdrawal or loan is made. A federal tax penalty may also apply if the withdrawal or loan is taken from a MEC prior to age 59½.

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Paying a premium amount that differs from an originally illustrated amount could impact features of your client's policy.

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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.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

Protection UL policies automatically include a no-lapse guarantee called Death Benefit Protection. This feature guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided that the Death Benefit Protection Value remains greater than zero and policy debt never exceeds the Policy Value. Once terminated, the Death Benefit Protection feature cannot be reinstated. See the product technical guide for additional details.

MLINY050515017



A Hole-In-One Solution

John Hancock with Vitality Enhances the IRA Legacy Stretch

Many clients reach retirement and realize they no longer need their IRA for retirement income. And, they dread having to take taxable Required Minimum Distributions (RMDs) when they reach 70½. Instead, they would prefer to leave this tax deferred asset to their children and grandchildren.

Is there a way to use their IRA to benefit their children and grandchildren? How can they overcome the erosive effect taxation has on their hard earned IRA assets? What is the most efficient way to use their IRA to help provide a family legacy?

IRA Legacy Stretch

Since its introduction, the IRA Legacy Stretch solution has been one of the most popular planning strategies at John Hancock. The IRA Legacy Stretch continues tax deferred growth for decades longer than a traditional IRA Stretch, and provides a legacy to children and grandchildren.

New Protection UL with Vitality enhances this strategy: providing a meaningful benefit not only to children and grandchildren, but to all three generations.

Before looking at how the John Hancock Vitality Program can add another generation of benefits, it is important to understand the different ways to stretch an IRA.

Client profile:

TRADITIONAL STRETCH IRA	<ul style="list-style-type: none">✓ At death their IRA goes to their children and is stretched over the life expectancy of their children (typically this can continue RMDs and tax deferred growth for an additional at 25 years).
IRA LEGACY STRETCH	<ul style="list-style-type: none">✓ At death their IRA goes to their grandchildren and is stretched over the lives of their grandchildren (typically this can continue RMDs and tax deferred growth for an additional at 50 years . . . 25 more than a Traditional Stretch). The extended stretch substantially enhances the IRA's after tax legacy because more funds grow tax deferred for a longer period of time.✓ To avoid effectively "disinheriting" their children from the IRA, the client uses the "force out" RMDs to purchase a life insurance policy on themselves with their children as beneficiaries. In this type of design distributions from the IRA are designed to purchase a policy equal to, or slightly more than, the value of the IRA going to the grandchildren.
IRA LEGACY STRETCH WITH THE JOHN HANCOCK VITALITY PROGRAM	<ul style="list-style-type: none">✓ The strategy for children and grandchildren works the same as regular IRA Legacy Stretch.✓ The Client/Insured gets the enhanced lifetime benefits of incentives and rewards, as well as the ability to use any RMD amount, in excess of the Vitality Status premium, for whatever they choose.

Let's look at an example

You are discussing retirement options with your client, Peter Calvin, and the topic of his IRA comes up. He is going to retire this year at 68. He is looking forward to time away from the office and playing a little golf. He has other sources of retirement income that will be sufficient for his lifestyle needs. Therefore, he wants to continue to defer his \$1,000,000 IRA to leave it to his kids.

After discussing the advantages of the extended tax deferred growth provided by the IRA Legacy Stretch idea, Peter is intrigued.

PETER CALVIN'S LEGACY SCORECARD

Peter Calvin, 68, Preferred Non Smoker, Current IRA of \$1,000,000

	CURRENT PLAN	PROPOSED PLAN
	Projected A/T Distributions from IRA	
During Owner's Lifetime	\$765,106	\$756,843
Children's Inherited IRA Balance	\$1,220,423	—
Life Insurance Policy	—	\$1,243,526
During Grandchildren's Lifetime	—	\$2,558,284
Life Insurance Premiums	—	(\$600,000)
TOTAL DISTRIBUTION	\$1,985,529	\$3,958,653

Assumes Peter passes at age 87, when his grandchild is 25. This is a supplemental illustration.

He likes the idea of leaving a meaningful legacy to his grandchildren without putting his children at a disadvantage. And, by extending the tax deferred growth of his IRA, he can benefit his family for generations to come.

As you discuss his plans, and build out a budget for his retirement, you learn he plans to travel some and tune up his golf game by playing a round or two a week (things he never had the time for while working).

Combining a wealth transfer solution with the John Hancock Vitality solution

Peter has always been intrigued by personal improvement and believes in setting goals for himself. So, you discuss the possibility of adding the John Hancock Vitality Program to his policy. He loves the idea of using incentives to keep him focused on living a long healthy lifestyle. And, like many successful people, Peter has used personal goals throughout his career to help him achieve success — he does not intend to stop in retirement.

In the initial plan you model after tax IRA withdrawals of \$30,000 (in line with his expected RMDs) to purchase a \$1,250,000 Protection UL with Vitality policy starting, today, at age 68.

One year later you are doing your annual review with Peter. He is smiling, happy and really enjoying retirement. Over the course of your discussion you learn that the policy provided a lot more for him than just the death benefit protection for his children.

Between his other activities, and the steps earned from a couple of rounds of golf a week, Peter earned his Gold status within the first couple of months. With that, they were able to use a cruise discount on a post retirement celebratory trip, and because his Gold premium is reduced to under \$28,000, he is going to use the extra \$2,000 to cover the greens fees for an extra round of golf per week.



His hope for next year is that the extra steps will help him get to Platinum status . . . his only concern is that with all the extra golf his game is getting so good he spends a lot fewer steps walking back and forth across the fairway chasing his ball. He is finding that everything about his retirement has been right down the middle. And, for some small part, he thanks the John Hancock Vitality Program for his success in retirement.

Protection UL with Vitality allows this client to protect and provide for his family for multiple generations. The rewards and premium reductions are an additional bonus in his overall financial plan.

For more information on IRA Legacy Stretch or for a customized presentation, call Advanced Markets at 888-266-7498, option 3 (Consultant) or option 4 (Attorney).



ADDING UP THE POINTS

Walking an 18-hole golf course is approximately 5 miles¹, which is 10,000 steps or 20 Vitality Points.

Josiah K. Winslow, JD, AVP & Associate Counsel, John Hancock Advanced Markets

1. Golf Digest, *What's Your Golf Mileage?*, 10/09.

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Insurance policies and/or associated riders and features may not be available in all states.

Premium savings will apply based on the Status attained by the life insured. Paying a premium amount that differs from an originally illustrated amount could impact features of your client's policy.

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 type of insurance policy purchased for the insured (Vitality Program Member) the state where the insurance policy was issued.

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