

Life Insurance with the John Hancock Vitality Program

SELLER'S GUIDE



Tips for
Successful Selling



We're redefining life insurance with a solution that can:

- Change the conversation by making it about living
- Offer highly competitive premiums, discounts, and rewards for healthy living
- Engage your clients in meaningful discussions at point of sale and throughout their lives

A Whole New Kind of Life Insurance

Your clients' 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 offers a whole new approach to selling life insurance. It not only helps protect your clients' financial future, but also gives them the opportunity to reduce their premiums and earn additional rewards and discounts based on their healthy choices and participation.

WHO IS A GOOD FIT?

Anyone who wants to save money on their life insurance premiums can benefit from the John Hancock Vitality Program, although there are two general categories of clients to target:

- **Living a healthy life:** These people are already living healthy lifestyles — they exercise, receive annual health screenings and stay tobacco-free. Don't they deserve these rewards and savings?
- **Aspires to be healthier:** These people recognize the importance of healthy living and are committed to making changes to their current lifestyle. Perhaps a life event or health diagnosis has persuaded them to take steps that will improve their health. The discounts and rewards may be the extra motivation they need to get moving.



Changing the Conversation About Life

Our new approach to life insurance is now about living. Life insurance with the John Hancock Vitality Program actually gives your clients the support and resources to help them live a healthier life — while saving money on their premiums.

Talk to your clients about how this opportunity offers:

- Lower life insurance premiums
- 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

ABOUT VITALITY

To help your clients in their pursuit of a longer, healthier life, we've partnered with Vitality, the global leader in integrating wellness benefits with life insurance products. Vitality has an established track-record of creating interactive, personalized programs. Millions of Vitality members worldwide use their online tools to identify and track health and lifestyle goals.

Live Well, Save Money — Protection UL with Vitality

John Hancock's Protection UL already offers affordable premiums, cash value potential, and unmatched flexibility. Now, we've made it even better with Protection UL with Vitality.

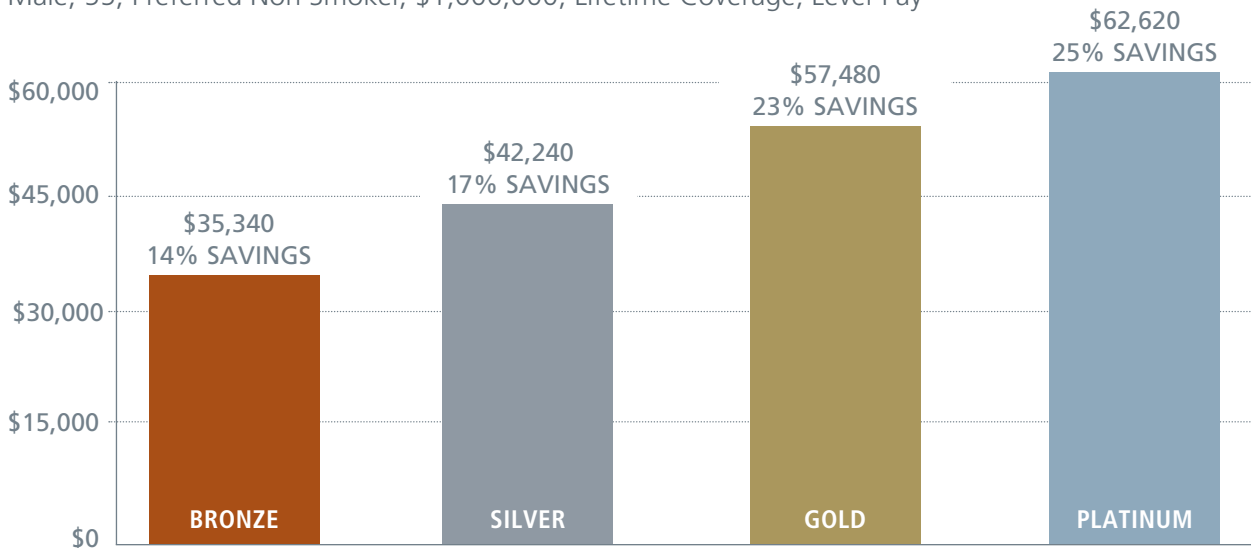
Your clients can earn Vitality Points for things like obtaining an annual health screening, exercising, taking online courses, and staying tobacco-free. The more Vitality Points they earn, the higher their Vitality Status (Bronze, Silver, Gold or Platinum), and the greater their potential for premium savings, rewards, and discounts.

Live a healthy life — and save!

Take a look at the example below to see how earning a higher Vitality Status can save your clients money year after year.

Cumulative Premium Savings by Status Over 20 Years Compared to Leading Competitor

Male, 55, Preferred Non Smoker, \$1,000,000, Lifetime Coverage, Level-Pay



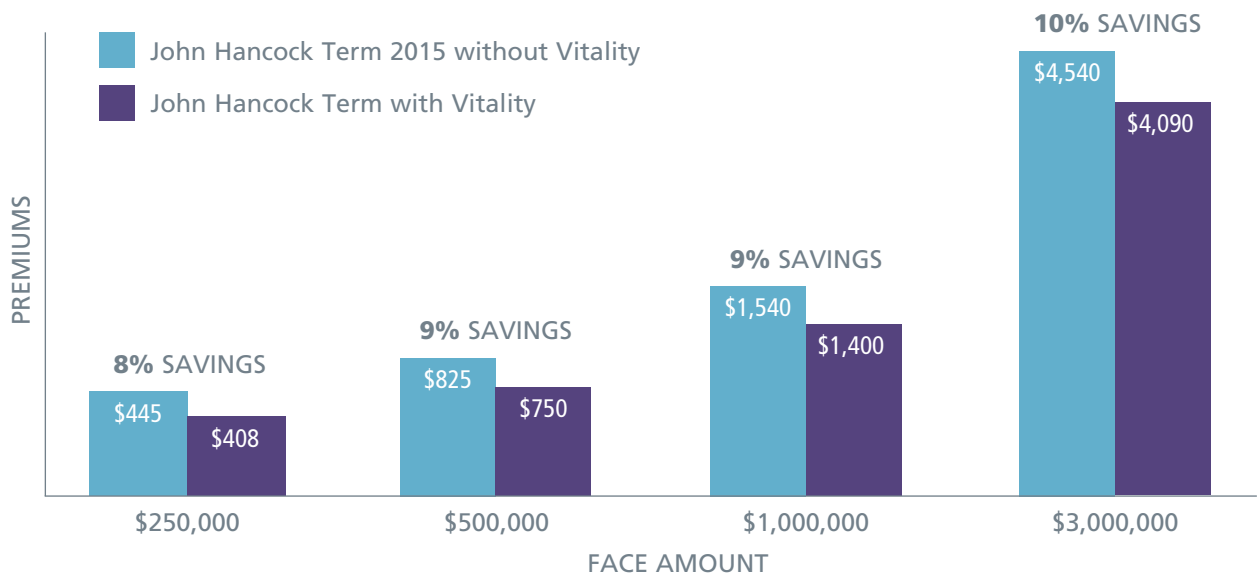
Protection UL with Vitality's premiums are based on current assumptions solve to \$1 at age 121 at each of the four status levels and include a guarantee to age 82 assuming Bronze funding level, 81 assuming Silver funding level, 80 assuming Gold funding level, and 79 assuming Platinum funding level. Prudential is the top competitor. Competitor's premiums are guaranteed for lifetime. Competitor information is current and accurate to the best of our knowledge as of February 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 more suitable.

John Hancock Term with Vitality — Significant Savings Potential

John Hancock Term with Vitality provides very competitive pricing, plus the opportunity to reduce premiums even further by living a healthier lifestyle. In fact in some instances, clients can save as much as 10% on the initial premium.

Initial Premium Savings

Male, 45, Preferred Non Smoker, Term 20



This example shows the difference in initial premium for varying face amounts of 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, because premiums will adjust annually based on a Life Insured's participation in the program and the Vitality Status they achieve. In order to maintain a level premium, a Gold Vitality Status must be achieved in all years.

After the first policy year, premiums will adjust based on the Vitality Status achieved by the life insured. Premiums remain level if a Gold status is achieved. Premiums increase if a status of Bronze or Silver is achieved, and premiums decrease if a Platinum status is achieved. Premiums will never change by more than the specified percentages shown on the policy contract.

Although your clients' premiums may increase if they do not achieve a Gold status, they will benefit from premium savings in the initial years of the policy. You may run an illustration with different statuses to better understand how a status change affects the policy premium after the first year.

Participating is Easy and Rewarding

With the John Hancock Vitality Program, it's easy for clients to protect their financial future while also being rewarded for living a healthy life for the everyday activities that they do.

- **Setting Personalized Goals** — Clients can obtain customized information on their lifestyle relative to their age, along with individual tips and health goals.
- **Tracking Progress** — Using convenient online tools, clients can simply record the activities they do to stay healthy like exercising, getting annual health screenings, and staying tobacco-free.
- **Earning Lower Premiums** — Based on the number of points they accumulate in a given year, clients will earn a Vitality Status. At the end of the year, they'll be rewarded for their efforts and their premiums will be adjusted to reflect whatever status level they've achieved.
- **Accumulating Additional Rewards and Discounts** — Along with premium savings, your clients can earn valuable entertainment, travel and shopping rewards and discounts based on their Vitality Status.



FREE FITBIT
DEVICE



FREE HEALTH
CHECK



WEARABLE DEVICE
DISCOUNTS



HEALTHY GEAR
DISCOUNTS*



HALF-PRICE
HOTEL STAYS*



CRUISE
REWARDS*



SHOPPING &
ENTERTAINMENT*

**Change the conversation with your clients — make it about living life to the fullest.
To learn more, please go to JHredefininglife.com.**

*John Hancock Term with Vitality policies with Face Amounts of \$2,000,000 and below are not eligible for these rewards.



Please discuss with your clients how premium savings may affect the Protection UL with Vitality product they purchase. Paying a premium that differs from an originally illustrated amount could reduce the duration of the policy's Death Benefit Protection feature or impact other features of the policy.

For agent use only. This material may not be used with the public.

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.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

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.

Vitality 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 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 the life insurance policy. 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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