



Home



Five reasons



Savings potential
for your clients



John Hancock
Vitality PLUS



Vitality PLUS
Benefits



Features



Banding, fees
& charges



Convertibility
guidelines



Riders



Contact us



John Hancock Vitality Term Producer Guide



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LIFE-5940 10/24



Home



Five reasons



Savings potential for your clients



John Hancock Vitality PLUS



Vitality PLUS Benefits



Features



Banding, fees & charges



Convertibility guidelines



Riders



Contact us

Five reasons to offer John Hancock Vitality Term

Here's an exciting solution for clients seeking a comprehensive combination of cost-effective life insurance protection, along with a range of features and optional riders that give them additional flexibility to help meet their specific needs.¹

Advantages include:

- 1 Savings and rewards for healthy living**
Your clients' policy will automatically include the John Hancock Vitality PLUS program, which means they can earn premium savings and rewards for the everyday steps they take to live healthy.
- 2 Guaranteed conversion feature**
Features a guaranteed conversion feature up to age 70, plus an enhanced conversion privilege based on policy duration and Vitality PLUS participation.
- 3 Extra financial protection to meet the unexpected**
Product offers innovative riders such as the Total Disability Waiver and Accelerated Benefit riders.
- 4 Cost-effective coverage for fixed period of time**
Help meet client needs such as income protection and buy-sell arrangements. Vitality Term offers 10-, 15-, 20- or 30-year durations for up to \$30 million in coverage.
- 5 Simplified Vitality experience**
Vitality Term is now easier to sell and better to own with guaranteed premiums based on Vitality Status during the Select Period.



What are Vitality members saying?

82%

report similar or better overall health year over year³

92%

are highly satisfied with the relationship they have with their agent⁴



Home



Five reasons



Savings potential for your clients



John Hancock Vitality PLUS



Vitality PLUS Benefits



Features



Banding, fees & charges



Convertibility guidelines



Riders



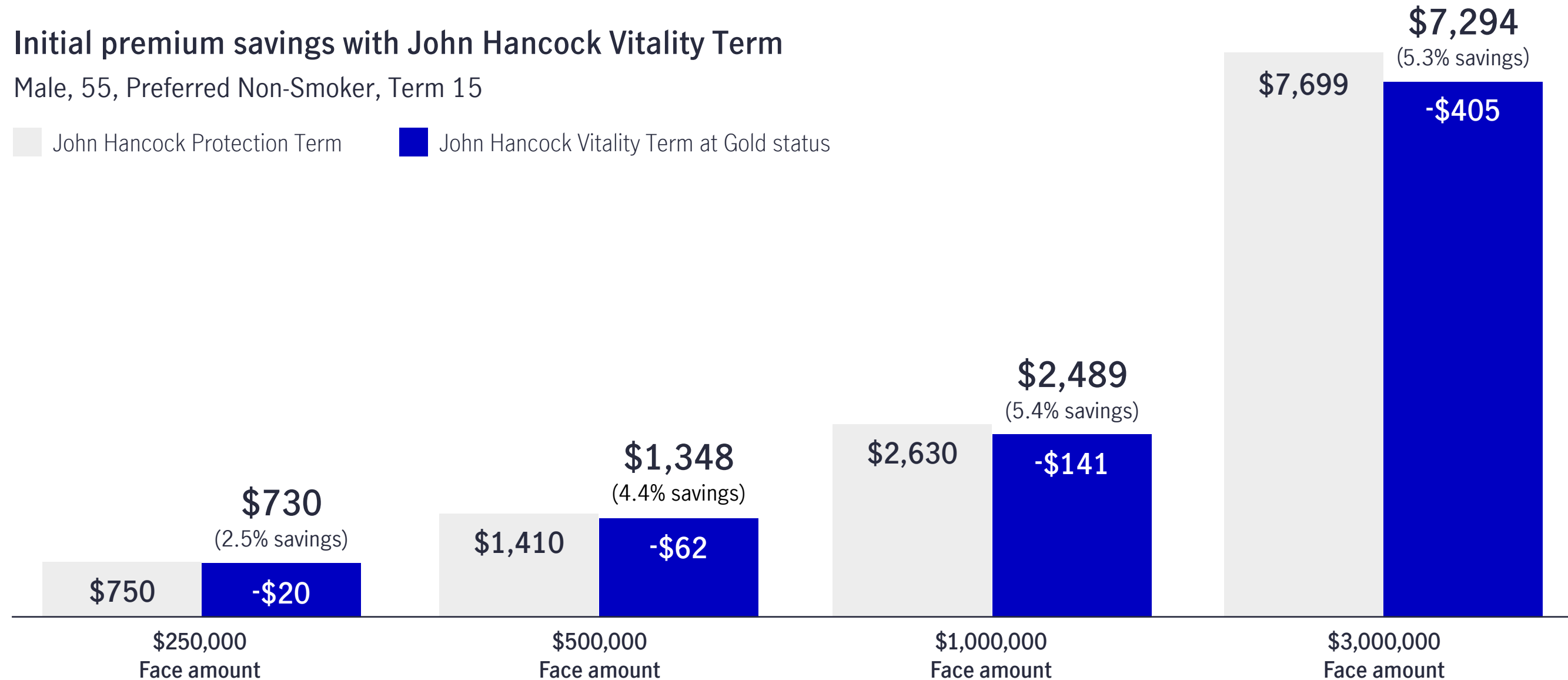
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Savings potential for your clients!

John Hancock Vitality Term rewards the everyday steps your clients take to stay healthy and inspires them to do even more. In fact, the more your clients participate, the less premium they are required pay.

Initial premium savings with John Hancock Vitality Term

Male, 55, Preferred Non-Smoker, Term 15



The data shown is taken from illustrations. Not all benefits and values are guaranteed. The assumptions on which the non-guaranteed elements are based are subject to change by the insurer. Actual results may be more or less favorable. This example shows the difference in initial premium for varying face amounts of John Hancock Vitality Term assuming Gold status all years and John Hancock Protection Term. During the first year, the premium due will be the premium amount corresponding to the Gold status plus any premium for supplementary benefits. After the first year, premiums will adjust annually based on the guaranteed premium associated with the Vitality Status achieved by the the life insured. After the Select Period, premiums will increase, but will never exceed the maximum premium shown in the policy.



Home



Five reasons



Savings potential for your clients



John Hancock Vitality PLUS



Vitality PLUS Benefits



Features



Banding, fees & charges



Convertibility guidelines



Riders



Contact us

Redefining life insurance with the John Hancock Vitality PLUS program

At John Hancock, we believe life insurance should help people live longer, healthier, *better* lives. That's why we introduced John Hancock Vitality, a new kind of life insurance that rewards people for the everyday steps they take to stay healthy, such as exercising, visiting the doctor and getting a good night's sleep.

Reward opportunities are available to clients who participate in Vitality PLUS according to their Vitality Status level.

- **There are four Vitality Status levels:**
 - Bronze
 - Silver
 - Gold
 - Platinum
- During the select period, each Vitality Status has a guaranteed premium associated with it, which varies by term duration and issue age
- After the first year, in which the client has a premium that is equal to the guaranteed premium for Gold Status, the achievement of a status is dependent upon the life insured meeting certain status-qualification requirements in each year
- The discounts, rewards and wearable device will be provided only to the life insured to encourage participation in the program



The value of Vitality

With the John Hancock Vitality PLUS program included in their policy, your clients receive the following:

- **A Vitality email** showing them how much they can save based on each Vitality Status level achieved
- **A bill showing a recalculated premium** that takes into account the Vitality Status earned by the insured
- **An Annual Report** providing a summary of premium outlay based on possible future Vitality Status



Home



Five reasons



Savings potential for your clients



John Hancock Vitality PLUS



Vitality PLUS Benefits



Features



Banding, fees & charges



Convertibility guidelines



Riders



Contact us

Benefit from Vitality PLUS

Members can access all the benefits of Vitality GO, plus the following exclusive incentives, rewards and discounts for **as little as \$2.00 a month.***

	Permanent policies: All face amounts	Term policies: \$2 million and above	Term policies: Less than \$2 million
Earn an Apple Watch® for as little as \$25 plus tax, with regular exercise ³	✓	✓	✓
Complimentary Fitbit® or other discounted device	✓	✓	✓
Free subscription to Headspace® as part of the HealthyMind™ benefit ⁶	✓	✓	✓
Exclusive travel discounts**	3 bookings	3 bookings	1 booking
Healthy gear discounts	25%	25%	15%
Healthy food discounts ⁷	25%	25%	10%
Access to the Galleri® multi-cancer screening test for eligible customers	✓	✓	✓
Free biometric screening	✓	✓	✓ (first year only)
Vitality Squares gift cards	✓	✓	✓
Vitality Wheel gift cards	✓	✓	✓
Wearable device discounts	✓	✓	✓
Premium savings	✓	✓	✓

*For John Hancock Term policies with the optional Vitality rider, the cost for Vitality PLUS is 3% of your annual premium. For survivorship perm policies the charge is \$4.00 a month.

** Travel discounts are applied to each booking based on Vitality Status level. For Perm Policies and all Term policies \$2,000,000 and above, Bronze members receive a 10% discount, Silver members receive a 15% discount, Gold members receive a 30% discount, and Platinum members receive a 50% discount. For all Term policies \$2,000,000 and below, Bronze members receive a 10% discount, Silver members receive a 15% discount, Gold members receive a 20% discount, and Platinum members receive a 25% discount.



Home



Five reasons



Savings potential for your clients



John Hancock Vitality PLUS



Vitality PLUS Benefits



Features



Banding, fees & charges



Convertibility guidelines



Riders



Contact us

Features

Product design	10-, 15-, 20-, or 30-year term durations available
Vitality PLUS program (Also referred to as the Healthy Engagement rider)	<p>Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy and Healthy Engagement rider.</p> <ul style="list-style-type: none"> The Healthy Engagement rider determines the total premium based upon the achieved status of the life insured. The policy premium for the upcoming policy year will be determined on each anniversary based on the insured's current status. The premium amounts for each Vitality Status are set at issue and guaranteed not to change. The Healthy Engagement rider will cease at the end of the term period. Enhanced conversion privilege when achieving Gold or Platinum Vitality Status in the three years prior to conversion. <p>See <i>Convertibility guidelines</i> section for details.</p>
Available coverage	Face amount only (no supplemental face amount available).
Minimum face amount	\$250,000 (digital submissions required for face amounts ranging from \$250,000 - \$749,999)*
Maximum face amount	\$30 million; the maximum face amount is subject to underwriting, retention limits, and reinsurance considerations.
Face amount increases	Face amount increases are not permitted after the policy is issued.
Face amount decreases	<p>Years 1–3: No face amount reductions are allowed during the first three policy years.</p> <p>Years 4–6: Reductions allowed up to 50% of the initial face amount, as long as the remaining face amount is at least equal to the Minimum Face Amount stated in the contract.</p> <p>Years 7+: Beginning in policy year seven, any reduction is allowed as long as the remaining face amount is at least the Minimum Face Amount stated in the contract.</p> <p>Note: Decreases are processed only at the policy owner's request.</p>
Flat extras	Flat extras (temporary and permanent) are allowed on all risk classes except Super Preferred.

*A digital submission via the John Hancock flex complete process on iPipeline iGO or through our JH eApp is required for term applications for face amounts ranging from \$250,000–\$749,999 (ticket submissions not eligible).



Risk classes/issue ages

Fully underwritten risk classes available by age:

Risk classes

Non-Smoker	Smoker
Super Preferred	Preferred
Preferred	Standard
Standard Plus	
Standard	

Issue ages

Term	Ages
10-year	20-80
15-year	20-75
20-year	20-65
30-year	20-55 (20-50 for smokers)

Renewability through age 94.



Home



Five reasons



Savings potential for your clients



John Hancock Vitality PLUS



Vitality PLUS Benefits



Features



Banding, fees & charges



Convertibility guidelines



Riders



Contact us

Banding, fees and charges

Face amount banding

1	\$100,000 – \$249,999*
2	\$250,000 – \$499,999
3	\$500,000 – \$999,999
4	\$1,000,000 – \$1,999,999
5	\$2,000,000+

Premium calculation

Through the John Hancock Vitality PLUS program, the life insured earns a Vitality Status each year that determines the base premium.

During the Select period, each Vitality Status has a guaranteed premium associated with it, which varies by term duration and issue age.

In year 1, the insured will pay premiums associated with the Gold status. After year 1, the premium is based on the status achieved by the life insured on each annual processing date.

The premium will remain level if the insured achieves the same status every year.

*Band 1 is not currently available for new business.

**Monthly payment mode requires electronic funds transfer

Modal factors

Premiums may be paid annually, semi-annually, quarterly, or monthly.** For premiums paid other than annually, the following modal factors apply:

- **Semi-annually:** 0.51
- **Quarterly:** 0.26
- **Monthly:** 0.0865

Policy fee

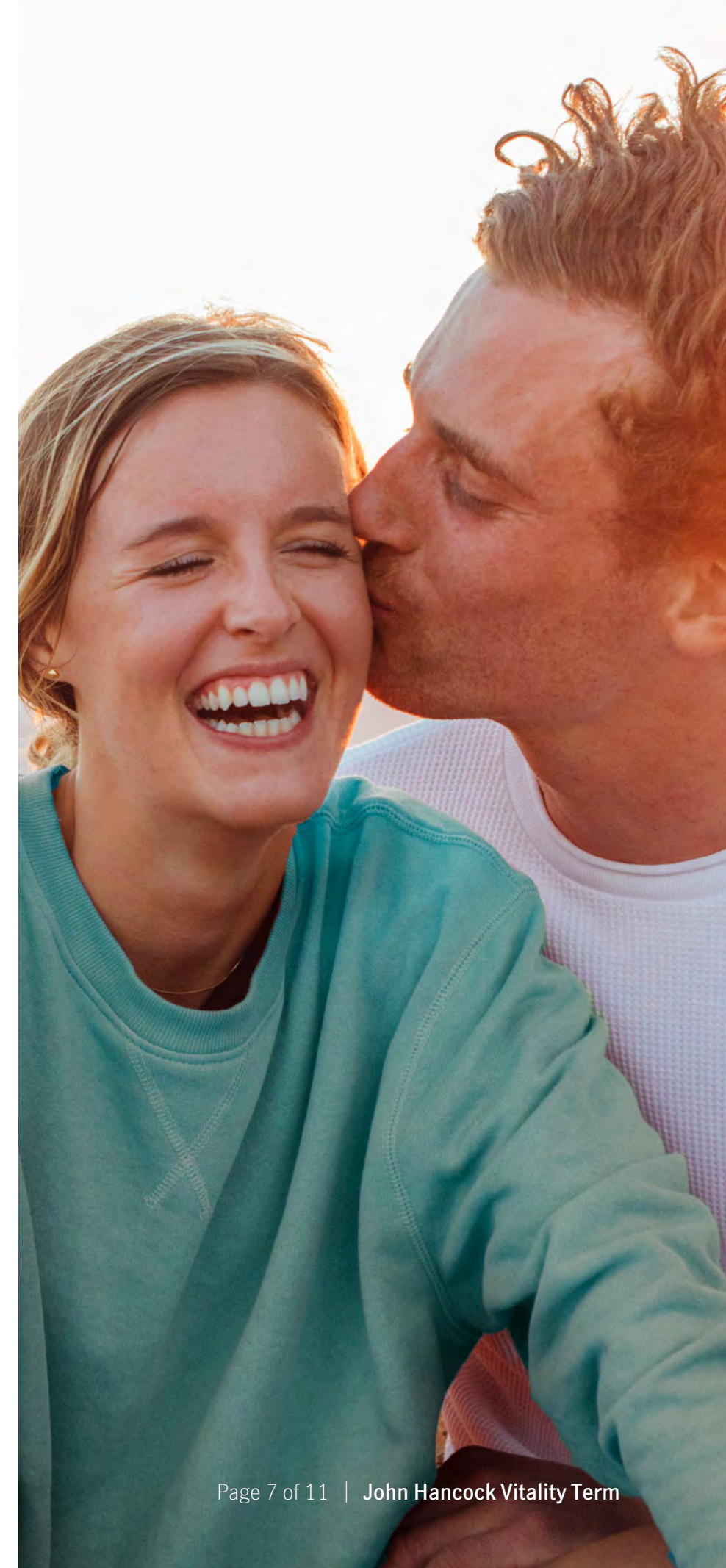
Face Amount >=\$2,000,000

Annual:	\$160
Semi-Annual:	\$81.60
Quarterly:	\$41.60
Monthly:	\$13.84

Face Amount <\$2,000,000

Annual:	\$95
Semi-Annual:	\$48.45
Quarterly:	\$24.70
Monthly:	\$8.22

Note: Policy fee is non-commissionable.





Home



Five reasons



Savings potential for your clients



John Hancock Vitality PLUS



Vitality PLUS Benefits



Features



Banding, fees & charges



Convertibility guidelines



Riders



Contact us

Convertibility guidelines

John Hancock offers competitive conversion options. Conversions are available during the lesser of end of the term period or attainment of age 70. Furthermore, the conversion option is separated into the following two time periods:

1. an initial “any product” time period when the product can be converted fully underwritten to any single-life, John Hancock permanent life policy available for sale, and
2. a subsequent time period where conversion is limited to a designated permanent product available for conversion.

If the insured has attained a Gold or better Vitality Status in each of the 3 most recent annual processing dates prior to conversion, the “any product” conversion period is further enhanced.

The following chart outlines the years during which conversion is available:

Term duration	Any product conversion period	Product dedicated for conversion period	Enhanced Vitality Term conversion period
Term 10	1–6	7–10	7–10
Term 15	1–8	9–15	9–10
Term 20	1–10	11–20	11–15
Term 30	1–12	13–30	13–15

- If the John Hancock Vitality Term policy is converted to a policy with Vitality PLUS (also referred to as the Healthy Engagement rider), then the life insured’s Vitality Status on the term policy carries over to the permanent policy.
- Clients whose term insurance premiums are being waived under the Total Disability Waiver may convert their policy to a permanent plan; however, they cannot purchase the Disability Payment of Specified Premium rider on the permanent policy unless certain conditions are met. Please see the contract for more details.
- Insureds with multiple term policies may convert each to separate new permanent policies subject to the regular conversion rules. Multiple term policies cannot be combined and converted to one permanent individual policy.
- There is no conversion option for issue age 70 and above.

Unlike term insurance, variable universal life insurance has fluctuating returns and death benefits, and because variable universal life insurance policies offer investment options, there are investment fees in addition to the cost of maintaining an insurance policy.



Home



Five reasons



Savings potential for your clients



John Hancock Vitality PLUS



Vitality PLUS Benefits



Features



Banding, fees & charges



Convertibility guidelines



Riders



Contact us

Convertibility, continued

Underwriting guidelines for conversions

- A Term policy within the contractual conversion period can only be converted to a permanent policy with the same or lesser face amount.
- No additional riders or benefits can be added on the new permanent policy. The risk classification for the permanent policy will be the same as the original term policy. The policyowner and beneficiary must remain the same as well
- Requests to increase the death benefit with the issuance of the permanent policy will require full underwriting and be considered a new application with a new suicide and contestability period relating to the additional coverage. This transaction will also be considered a replacement if the term coverage is to be canceled as a result of issuing the new permanent coverage.
- Requests to add the Long-Term Care rider or Critical Illness Benefit rider with the issuance of a permanent policy will be subject to full underwriting including a new risk classification on the rider(s), as well as a new suicide and contestability period. The risk classification for the permanent policy will be the same as the original term policy.
- A request to increase the total coverage above the original term policy will result in two policies being issued — one as a result of exercising the term conversion privilege with the original risk classification and one for the additional face amount and new risk classification resulting from the new underwriting and evidence of insurability submitted. Any new coverage issued must meet the minimum face amount guidelines for the new permanent product
- For conversion to a survivorship policy, underwriting is required for the insured who is added (see next page for additional details)





Home



Five reasons



Savings potential for your clients



John Hancock Vitality PLUS



Vitality PLUS Benefits



Features



Banding, fees & charges



Convertibility guidelines



Riders



Contact us

Convertibility, continued

Converting to a survivorship policy

During the “any product” conversion period or attainment of age 70, your client also has the option to convert a single-life term policy to a permanent survivorship policy.

- The face amount of the new permanent survivorship policy can be up to the face amount of the term contract subject to available retention limits.
- Underwriting is required only on the life not previously covered under the original term contract.
- The new life must be underwritten for the full face amount, found insurable and be age 75 or younger.

Estate Preservation rider (EPR) and term conversions

The Estate Preservation rider (EPR) is not a term product rider, but is an extra death benefit feature available with our permanent survivorship products.

The right to receive the EPR on a term conversion to a permanent survivorship product is not part of the conversion provision.

The EPR can be added to the permanent survivorship policy, subject to the following conditions:

Availability — attained age

- 20–65: Up to Substandard rating of 500%
- 66–75: Up to Substandard rating of 200%
- The existing life insured must continue to qualify for the same risk class as the original policy.
- EPR is subject to available retention

In order to add the EPR, follow these rules:

- Complete an *Application for Life Insurance and a HIPAA Compliant Authorization for Release of Health-Related Information*
- In the “Special Requests” section, indicate this is a conversion of Term to a survivorship policy and provide the policy number of that policy. Do not complete a term conversion application. Both the plan and the EPR are selected on page 2 of the application
- Regular survivorship underwriting requirements based on the policy face amount must be submitted for each insured



Home



Five reasons



Savings potential for your clients



John Hancock Vitality PLUS



Vitality PLUS Benefits



Features



Banding, fees & charges



Convertibility guidelines



Riders



Contact us

Riders

Total Disability Waiver (TDW) rider

- This rider provides for a waiver of required premiums should:
 - The insured become totally disabled while the benefit is in force and before the policy anniversary nearest to the insured’s 65th birthday, and
 - The total disability lasts at least six months, without interruption, during the insured’s lifetime
- Maximum face amount \$5 million
- Issue ages 20 – 55
- Maximum benefit \$5,000 per month
- This rider is available only at issue
- If disability occurs before age 60, the premiums are waived until the earlier of age 94 or recovery from disability; if disability occurs after age 60, premiums are waived until age 65
- Not available with annualized premium greater than \$60,000

- The cost for this rider is based on age at issue, sex, underwriting status, smoking status, and total face amount
- A client whose John Hancock Vitality Term insurance premiums are currently waived under the TDW rider may still convert their policy to a permanent plan; however, they cannot purchase the Disability Payment of Specified Premium rider on the permanent policy unless certain conditions are met. Please see the contract for more details.
- This rider terminates at age 65. If disability occurs at or after age 65, no premium will be waived

Note: Separate charges may apply. A separate charge is required if this optional rider is elected. The charge is based on age at issue and the total face amount.

Accelerated Benefit rider

The Accelerated Benefit rider allows a portion of the death benefit to be accelerated if the insured

is certified to be terminally ill with a life expectancy of one year or less. This provision allows the policy owner to receive up to 50% of the eligible death benefit to a maximum of \$1 million:

- Available to all issue ages
- This benefit may be added at any time, regardless of current health, provided that the following conditions are met:
 - There must be a least one year remaining in the benefit period
 - The consent of the irrevocable beneficiary (if any) is required
 - The consent of the assignee (if any) is required
- The death benefit is reduced by the rider benefit amount plus one year’s interest at current loan rates on the benefit paid and any administrative expense charge
- Benefits may be taxable under current tax law. Policy owners should consult their personal tax advisors regarding the tax implications of benefits received under the Accelerated Benefit rider



Home



Five reasons



Savings potential for your clients



John Hancock Vitality PLUS



Vitality PLUS Benefits



Features



Banding, fees & charges



Convertibility guidelines



Riders



Contact us

Strength. Stability. John Hancock.

John Hancock is among the highest-rated companies for financial strength and stability as demonstrated by its A+ rating from A.M. Best.⁹ Financial strength ratings are a comprehensive measure of a company's financial strength and stability, and are important as they reflect a life insurance company's ability to pay claims in the future. With over 160 years of experience, John Hancock offers clients a diverse range of insurance products and services through its extensive network of employees, agents, and distribution partners.

For more information about John Hancock Vitality Term or our other products:



Contact your **John Hancock sales representative**



Call **National Sales Support at 888-266-7498, option 2**



Visit **JHSalesHub.com**

1. 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. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.
2. Year 1 status attainment of Silver, Gold or Platinum for active and registered Vitality PLUS members as of year-end 2022. (Perm Plus, Term Plus, excludes DTC)
3. Based on Vitality Health Review self-reported data from registered John Hancock Vitality PLUS members with responses in both 2022 and 2023.
4. Based on John Hancock's Net Promoter Score data, reported from Medallia responses from 8/1/23 to 1/31/24.
5. Apple Watch program is not available in Puerto Rico. Apple Watches ordered through John Hancock Vitality may not be shipped to addresses in Guam. Once your clients become a Vitality PLUS member and complete the Vitality Health Review (VHR), they can order Apple Watch by electronically signing, at checkout, a Retail Installment Agreement with the Vitality Group, for the retail price of the watch. After an initial payment of \$25 plus tax, over the next two years, monthly out-of-pocket payments are based on the number of Standard Workouts (10,000 to 14,999 steps) and Advanced Workouts (15,000+ steps) completed or the applicable Active Calorie or heart rate thresholds. The step counts required for Standard and Advanced Workouts are reduced for members beginning at age 71+. One-time upgrade fees plus taxes apply if your customers choose (GPS + Cellular) versions of Apple Watch, larger watch case sizes, certain bands and case materials. For more information, please visit JHSalesHub.com. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.
6. Based on internal data from Headspace.com, About Us, accessed from: headspace.com/about-us.
7. Travel discounts valid for 3 bookings per program year. For Vitality Term policies with a face amount less than \$2,000,000, travel discounts valid for 1 booking per program year. The amount of discount will vary based upon policy type, coverage amount, and the Vitality Member's Vitality status (Bronze, Silver, Gold, Platinum) and will only apply to the first \$1000 of the booking cost.
8. HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality Program. The HealthyFood program is currently not available in Guam.
9. Second highest of 13 ratings (superior ability to meet ongoing insurance obligations). Financial strength rating is current as of March 31, 2024, is subject to change, and applies to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of the company's financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. The company has also received additional financial strength ratings from other rating agencies. Financial strength ratings are not an assessment, recommendation, or guarantee of specific products and their investment returns or value, do not apply to individual securities held in any portfolio or the practices of an insurance company, and do not apply to the safety and performance of separate accounts.

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Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. To be eligible to earn rewards and discounts by participating in the Vitality program, the insured must register for Vitality and in most instances also complete the Vitality Healthy Review (VHR). The merchants represented are not sponsors of John Hancock Vitality or otherwise affiliated with John Hancock Vitality. The logos and other identifying marks attached are trademarks of and owned by each represented company and/or its affiliates. Please visit each company's website for additional terms and conditions. Premium savings are in comparison to the same John Hancock life insurance policy without Vitality PLUS. The level of premium savings are cumulative over the life of the policy and will vary based upon underwriting status, issue age, policy type, the terms of the policy and the Vitality Status achieved. Premium savings are only available with Vitality PLUS.

John Hancock Vitality Program rewards and discounts are available only to the person insured under the eligible life insurance policy. Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy. Insurance products issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116. MLI040924313-2