

## Live a Healthy Life and Save!

John Hancock Term with Vitality protects your clients while also recognizing and rewarding them for living a healthy life. This unique life insurance solution can differentiate you in the market, help grow your business and provide clients with a valuable solution that can benefit them throughout their lifetime.

### Product Highlights:

- **Highly competitive premiums** for 10-, 15-, or 20-year durations
- **Initial premium savings** for Face Amounts ranging from \$100,000 – \$20,000,000
- **Vitality HealthyFood™ benefit** that offers up to \$600 in annual savings on healthy food purchases — at thousands of stores nationwide<sup>1</sup>
- **A customized Vitality Program** for clients over the age of 70
- **Opportunity to reduce premiums even further** by living a healthy life
- **A program that offers personalized health goals** and simple tips, as well as a free Fitbit® device to track progress
- **Rewards and discounts** for entertainment, shopping and travel\*
- **Guaranteed conversion feature** with an enhanced conversion privilege for achieving Gold or Platinum Vitality Status

## Who is a Good Fit for This Product?

John Hancock Term with Vitality is ideally suited for clients who are:

- Seeking an affordable solution to help protect their loved ones and plan for the future
- Inspired to save on premiums by living a healthy life
- Willing to actively engage in the John Hancock Vitality Program
- Between the ages of 20 – 80



### 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.

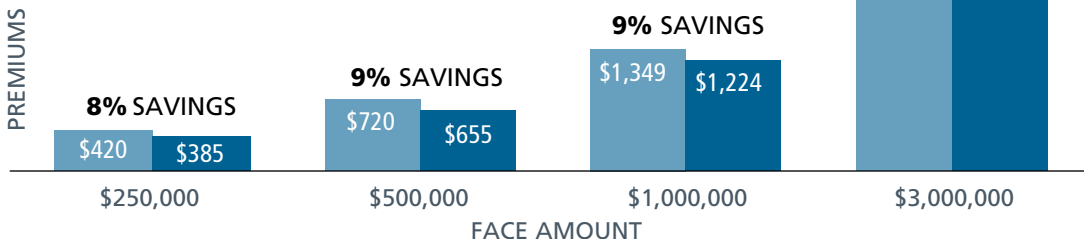
## Significant Savings Potential

By purchasing John Hancock Term with Vitality, clients can save as much as 10% on their initial premium when compared to John Hancock Term without Vitality. Take a look:

### INITIAL PREMIUM SAVINGS WITH JOHN HANCOCK TERM WITH VITALITY

Male, 45, Preferred Non Smoker, Term 20

■ John Hancock Term 2016 without Vitality  
■ John Hancock Term 2016 with Vitality



This example shows the difference in initial premium for varying Face Amounts of John Hancock Term with Vitality and John Hancock Term 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, Gold status must be achieved in all years.

See how you can help your clients save money and earn valuable rewards.

Run a **John Hancock Term with Vitality** illustration today!

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1. The HealthyFood benefit is available to your clients on qualified purchases during their first program year regardless of their Vitality Status. In subsequent program years, HealthyFood discounts are available only if they achieve Gold or Platinum status. No matter what their Vitality Status is, they'll continue to accumulate Vitality Points for the healthy food purchases they make.

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. Guarantees are based on the claims-paying ability of the issuer.

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

Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy and Healthy Engagement Benefit.

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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