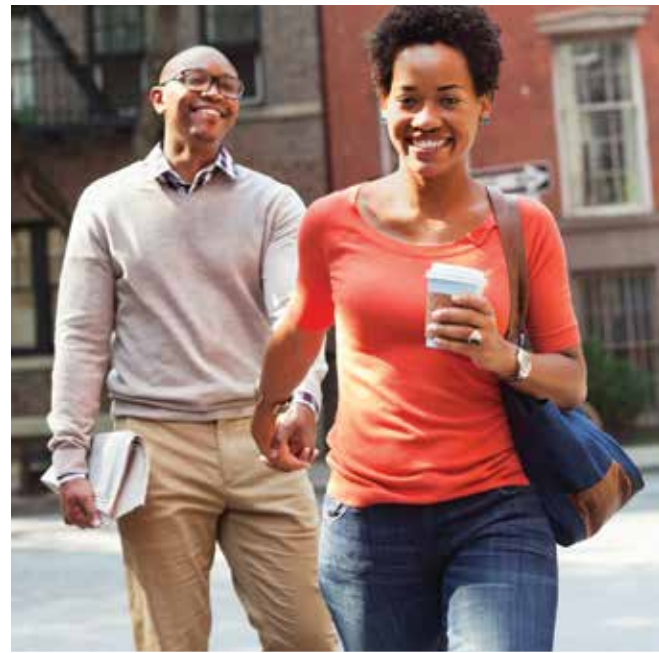


SmartProtect™ Term with Vitality®



Product Highlights, Features and Benefits



SmartProtect Term with Vitality[®]

SmartProtect Term with Vitality¹ protects your clients while also recognizing and rewarding them for living a healthy life. It offers competitive premiums and a streamlined underwriting decision in two days to simplify the process for your clients and help you place more business.* In addition, with the John Hancock Vitality Program, your clients can save even more and be rewarded for simply living a healthy life. The more engaged your clients are in the Vitality Program, the more premium savings and rewards they can receive.

WHO IS A GOOD FIT FOR THIS PRODUCT?

SmartProtect Term with Vitality is ideally suited for clients who are:

- Seeking a quick, easy and 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 Vitality Program
- U.S. residents between the ages of 20 and 60

* Streamlined underwriting based on "in good order" status. John Hancock will be requesting a post-issue attending physician statement (APS) for every issued case. A policy may be rescinded if information in the APS reveals a material misrepresentation in the application submitted.

Product Highlights

This innovative life insurance solution can differentiate you in the market, help grow your business and benefit your clients throughout their lifetime by offering:

- Highly competitive premiums for 10-, 15- or 20-year durations
- Face Amounts ranging from \$100,000 - \$1,000,000
- Streamlined underwriting decision in 2 days
- Unemployment Protection rider for extra protection²
- The John Hancock Vitality Program which provides:
 - The opportunity to reduce premiums even further by living a healthy life
 - A Vitality HealthyFood™ benefit with up to \$600 in annual savings on healthy food purchases — at thousands of stores nationwide³
 - A complimentary Fitbit® device to track progress toward a healthy lifestyle
 - Entertainment, gym and shopping rewards
 - A customized Vitality Program for clients over the age of 70

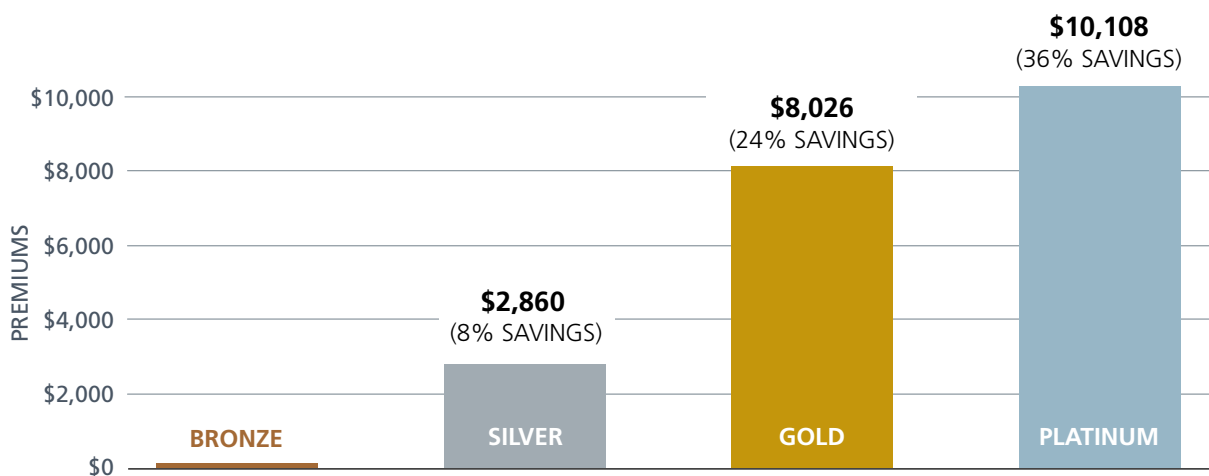
ABOUT VITALITY

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

See how earning a higher Vitality Status can result in lower cumulative premiums during the duration of the policy. In the example below, a male, age 45, Super Elite, is looking for \$1,000,000 of SmartProtect Term with Vitality for 20 years.

HYPOTHETICAL PREMIUM SAVINGS OVER 20 YEARS, COMPARED TO A BRONZE STATUS



SmartProtect Term with Vitality premiums are not guaranteed. After the first year, premiums for SmartProtect Term with Vitality will either increase or decrease based on the life insured's participation in the program and the Vitality Status he/she achieves. The projected savings above represent the premium difference between attaining the higher status shown and remaining at Bronze status. This example assumes that as of year 20, the applicable status was earned in every policy year. As the life insured, the Vitality Status earned every year will affect the amount of total potential premium savings realized.

It's Easy to Participate

Accumulate Points

Your clients can earn Vitality Points by completing simple everyday things like exercising, eating well and getting annual health screenings. And with our online tools and mobile app, recording activities and earning points couldn't be easier. We'll even send your clients a complimentary Fitbit device to track their progress toward a healthy lifestyle. Based on the number of points they accumulate, your clients will earn a Vitality Status — Bronze, Silver, Gold or Platinum.

STATUS BY VITALITY POINTS

Bronze: 0 points

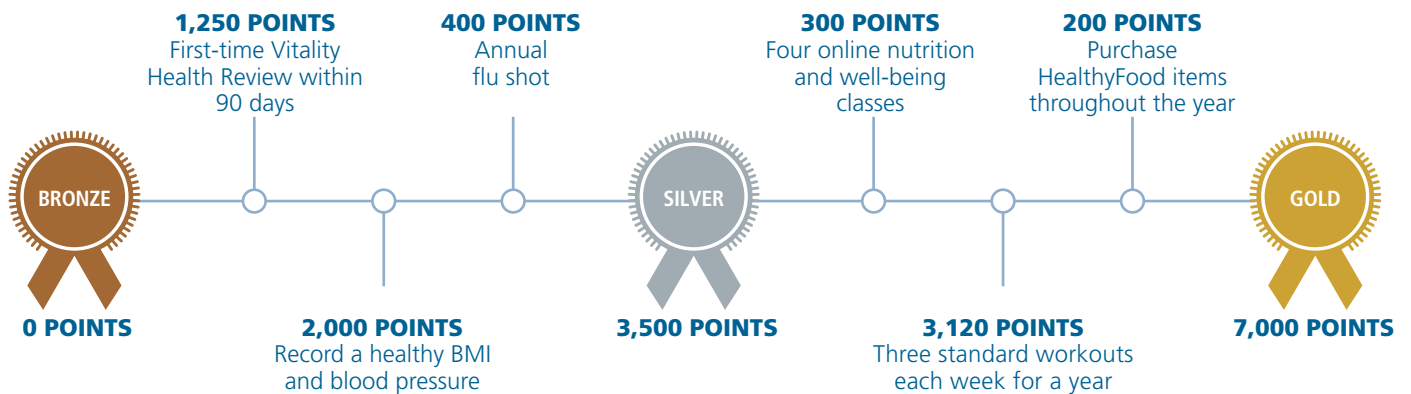
Silver: 3,500 points

Gold: 7,000 points

Platinum: 10,000 points

Earn a Status

On their policy anniversary, they'll earn premium savings that reflect the status level they've achieved. Below is an example of the types of simple activities clients can do to reach Gold status. In fact, many achieve Gold status very early in the program.



Enjoy Savings and Rewards

The higher your client's Vitality Status, the more they can potentially save on premiums and the greater their rewards and discounts, including:

- **COMPLIMENTARY FITBIT DEVICE AND WEARABLE DEVICE DISCOUNTS**
- **10% HEALTHYFOOD BENEFIT**
- **15% HEALTHY GEAR DISCOUNTS**
- **SHOPPING, GYM & ENTERTAINMENT DISCOUNTS**
- **FREE HEALTH CHECK** (first program year only)

SmartProtect Term with Vitality Specifications

Features

Product Design	10-, 15- or 20-year term durations available.								
Ownership	<ul style="list-style-type: none"> • Individual (non entity) with insurable interest. • No trust or corporation ownership allowed. 								
Vitality Program (Also referred to as the Healthy Engagement Benefit)	<p>Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy and Healthy Engagement Benefit.</p> <ul style="list-style-type: none"> • The Healthy Engagement Benefit determines the Total Premium based upon the achieved status of the Life Insured. The Total Premium will vary from year to year. • There are four status levels: Bronze, Silver, Gold and Platinum. • During the term duration, premiums will adjust based on the Vitality Status achieved by the life insured. Premiums will decrease if a status of Gold or Platinum is achieved. Premiums will increase if a status of Bronze or Silver is achieved by the life insured. Premiums will never change by more than the specified percentages shown on the policy contract. • The achievement of a status is dependent upon the Life Insured meeting certain status qualification requirements in each year. • The discounts, rewards, and Fitbit device will be provided only to the Life Insured to encourage participation in the program. • The Healthy Engagement Benefit will cease at the end of the term duration. 								
Issue Ages	<table> <tr> <td>10-Year Term</td> <td>15-Year Term</td> <td>20-Year Term</td> </tr> <tr> <td>20 – 60</td> <td>20 – 60</td> <td>20 – 60</td> </tr> </table> <p>Renewability through age 94; Resident of the United States</p>	10-Year Term	15-Year Term	20-Year Term	20 – 60	20 – 60	20 – 60		
10-Year Term	15-Year Term	20-Year Term							
20 – 60	20 – 60	20 – 60							
Risk Classes	<table> <tr> <td>NON SMOKER</td> <td>SMOKER</td> </tr> <tr> <td>Super Elite</td> <td>Tobacco</td> </tr> <tr> <td>Elite</td> <td></td> </tr> <tr> <td>Select</td> <td></td> </tr> </table>	NON SMOKER	SMOKER	Super Elite	Tobacco	Elite		Select	
NON SMOKER	SMOKER								
Super Elite	Tobacco								
Elite									
Select									
Minimum Face Amount	\$100,000								
Maximum Face Amount	\$1,000,000 (Per life); The Maximum Face Amount is subject to underwriting and retention limits.								
Banding	<table> <tr> <td>BAND 1:</td> <td>\$100,000-\$249,999</td> </tr> <tr> <td>BAND 2:</td> <td>\$250,000-\$499,999</td> </tr> <tr> <td>BAND 3:</td> <td>\$500,000-\$999,999</td> </tr> <tr> <td>BAND 4:</td> <td>\$1,000,000</td> </tr> </table>	BAND 1:	\$100,000-\$249,999	BAND 2:	\$250,000-\$499,999	BAND 3:	\$500,000-\$999,999	BAND 4:	\$1,000,000
BAND 1:	\$100,000-\$249,999								
BAND 2:	\$250,000-\$499,999								
BAND 3:	\$500,000-\$999,999								
BAND 4:	\$1,000,000								
Payment Modal Factors	<p>Premiums may be paid annually, semi-annually, quarterly or monthly.* For premiums paid other than annually, the following modal factors apply:</p> <p>SEMI-ANNUALLY: Annual rate per thousand x .5100 QUARTERLY: Annual rate per thousand x .2600 MONTHLY: Annual rate per thousand x .0853</p> <p>*Monthly payment mode requires electronic funds transfer.</p>								

Features (continued)

Policy Fee	<table border="0"> <thead> <tr> <th></th> <th>BAND 1, 2, AND 3</th> <th>BAND 4</th> </tr> </thead> <tbody> <tr> <td>Annually</td> <td>\$70</td> <td>\$100</td> </tr> <tr> <td>Semi-Annually</td> <td>\$35.70</td> <td>\$51</td> </tr> <tr> <td>Quarterly</td> <td>\$18.20</td> <td>\$26</td> </tr> <tr> <td>Monthly</td> <td>\$5.97</td> <td>\$8.53</td> </tr> </tbody> </table> <p><i>Note: Policy fee is non commissionable.</i></p>		BAND 1, 2, AND 3	BAND 4	Annually	\$70	\$100	Semi-Annually	\$35.70	\$51	Quarterly	\$18.20	\$26	Monthly	\$5.97	\$8.53
	BAND 1, 2, AND 3	BAND 4														
Annually	\$70	\$100														
Semi-Annually	\$35.70	\$51														
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Monthly	\$5.97	\$8.53														
Face Amount Increases	Face Amount increases are not permitted.															
Face Amount Decreases	<p>YEARS 1-3</p> <ul style="list-style-type: none"> No Face Amount reductions are allowed during the first three policy years. <p>YEARS 4-6</p> <ul style="list-style-type: none"> 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>YEARS 7+</p> <ul style="list-style-type: none"> Beginning in policy year 7, any reduction is allowed as long as the remaining Face Amount is at least the Minimum Face Amount stated in the contract. <p><i>Note: Decreases are processed only at the policy owner's request.</i></p>															
Conversion	This product does not offer a conversion option.															

Optional Benefit

Accelerated Benefit	<p>Provides a "living benefit" 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 50% of the eligible death benefit to a maximum of \$1 million.</p> <ul style="list-style-type: none"> 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.
Unemployment Protection	<ul style="list-style-type: none"> This rider provides for a waiver of required premiums should the insured become involuntarily unemployed. The benefit waives 12 months of base plan and all riders premiums. This benefit can be used twice during the term period. The benefit waives 12 months of base plan and all rider premiums. A claim cannot be submitted during the first 12 months from the rider's effective date. In addition, claims in consecutive policy years are not allowed. The insured will need to prove they are receiving federal or state unemployment benefit for four continuous weeks. Maximum Face Amount is \$1,000,000 and maximum annual premium is \$10,000. This rider can be added post issue. This is the only rider that can be added post issue. Issue ages 20 – 60. Maximum attained age for rider exercise is age 65. A separate charge is required if this optional rider is elected.



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.
2. The Unemployment Protection rider waives premium payments for up to 12 months while the life insured is involuntarily unemployed, up to an annual premium amount of \$10,000 and for policies up to \$1,000,000 in coverage. This rider benefit can be used twice during the term period. A claim cannot be submitted during the first 12 months from the rider's effective date. In addition, claims in consecutive policy years are not allowed. To be eligible, the insured must submit proof that they have been receiving federal or state unemployment benefits for at least 4 consecutive weeks. This rider may be purchased through the issue age of 60, and the maximum attained age to exercise the right to use the rider is age 65.
3. A 10% HealthyFood benefit is available to your clients on qualifying purchases during their first Program Year regardless of their Vitality Status. In subsequent program years, the HealthyFood discount is 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.

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.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

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

Premium Savings 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 02110 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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