

April 8, 2015

## Reward Your Clients for Healthy Living!

*Protection UL with Vitality is a flexible and affordable life insurance solution that protects your clients, while recognizing and rewarding them for living a healthy life. It can save your clients money, and allows you to have meaningful discussions throughout their lifetime. This innovative new solution changes the conversation by making it about living.*

### Product Highlights<sup>1</sup>

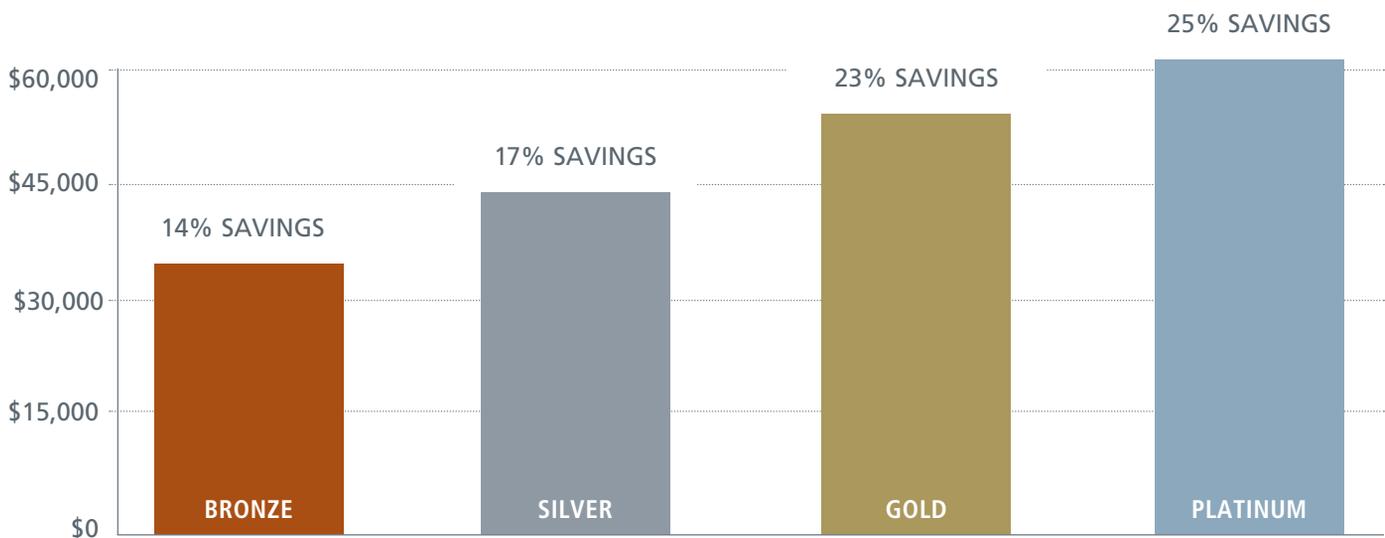
- **Industry-leading premiums** for level-pay, short-pay and single-pay premiums
- **Lengthy guarantees**,<sup>2</sup> often to life expectancy<sup>3</sup>
- **Strong cash value accumulation potential** when compared to guaranteed UL products
- **The John Hancock Vitality Program** which offers:
  - The opportunity to significantly lower premiums<sup>4</sup>
  - Personalized health goals and a free Fitbit® to track progress
  - Entertainment, shopping, and travel rewards and discounts

### Significant Savings Potential

Protection UL with Vitality rewards the everyday steps your clients take to stay healthy and inspires them to do even more. The healthier your clients are, the more they can save.

#### 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. Premium savings and guarantee duration based on maintaining specific status in each year. 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.

## State Approvals and Illustration System

Protection UL '15 is approved in all states and DC.

Protection UL with Vitality is approved in the following states: AL, AK, AZ, AR, CA, CO, CT, DC, DE, HI, IA, KS, KY, ME, MA, MS, MO, NE, NV, NH, NM, OH, OK, RI, SC, SD, VT, WV, WI, and WY.

JHIllustrator will be updated as states are approved.

## New Business and Underwriting Information

The current Protection UL '13 product will no longer be offered in states that have approved the new Protection UL '15 product. However, in order to provide a transition period in approved states, Protection UL '13 applications will be accepted through **May 15, 2015**.

All Protection UL '13 pending applications must complete the formal underwriting process and all administrative requirements to issue the policy must be received by **July 10, 2015**.

Should you already have an application in New Business and wish to have a Protection UL '15 policy underwritten, please contact your Case Manager.

In states that have not yet approved the new Protection UL '15 product, specific transition rules will be communicated as those state approvals are received.

## How to Apply

There is a revised application, *Application for Life Insurance* (NB5000 '15) that allows you to apply for Protection UL with Vitality.

- For states where the revised application **has been approved** and the product/rider is available, select the "Healthy Engagement Rider" in Question 9.
- For states where the 2015 application **has not been approved** and the product/rider is available, indicate "Healthy Engagement Rider" in the "Other" field in Question 9 of the existing application. Also sign and submit the *Healthy Engagement Benefit Disclosure* (NB5209) with the application.

You may obtain all forms on JHSalesNet or through the other forms vendors supported by John Hancock. The revised application has been approved in 36 states, and JHSalesNet will be updated as additional states approve the application.

## Reissues

Reissues of Protection UL '13 policies to Protection UL '15 will be considered only on Protection UL '13 policies that are within the Free Look period. Subject to normal underwriting practices, policies may require additional evidence to ensure health status has not changed.

## Inforce Cases

Please consult John Hancock's "Internal Replacement Guidelines" if you have a client considering replacing their existing John Hancock coverage.

## Promotional Website and Marketing Materials

Visit [www.JHRedefiningLife.com](http://www.JHRedefiningLife.com), a promotional microsite which provides everything you and your distribution partners need to start selling today! It includes information on how the program works, key marketing materials and a hyperlink to run an illustration.

A wide array of marketing materials have been developed to help you promote Protection UL with Vitality. Various producer and consumer materials may be ordered from the warehouse or downloaded from your John Hancock producer website.

**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.



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. 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.
3. Life expectancy calculations are based on 2008 VBT mortality table.
4. Paying a premium amount 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.

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The maximum face amount per life insured for all policies with the Healthy Engagement coverage is \$20,000,000.

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

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

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