

April 8, 2015

A New Kind of Life Insurance that Rewards Healthy Living!

We're excited to introduce John Hancock Term with Vitality, a unique solution that will change the way people think about life insurance. Now, your clients can save on premiums and earn valuable rewards and discounts by living a healthy life.

Product Highlights

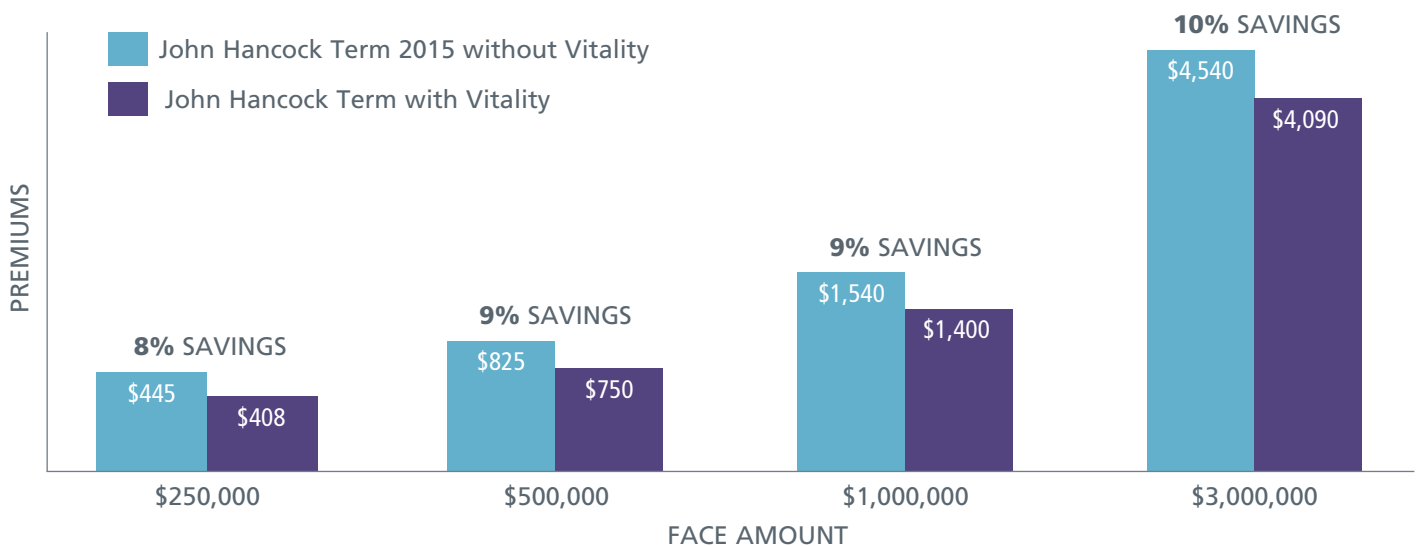
- **Highly competitive premiums** for 10, 15, or 20-year durations
- **Initial premium savings** available for face amounts ranging from \$250,000 - \$20,000,000
- **Guaranteed conversion feature** with an enhanced conversion privilege for achieving a Gold or Platinum Vitality Status
- **The John Hancock Vitality Program** which offers:
 - The opportunity to reduce premiums even further by living a healthy life
 - Personalized health goals and a free Fitbit® to track progress
 - Entertainment, shopping, and travel rewards and discounts¹

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.

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, as 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.

State Approvals and Illustration System

John Hancock Term with Vitality is approved in the following states: AR, AZ, CA, CO, DC, HI, IA, KS, KY, ME, MS, NV, OK, RI, SC, SD, TN, WI, WV, and WY.

JHIllustrator will be updated as states are approved.

New Business and Underwriting Information

John Hancock Term with Vitality will not replace the current John Hancock Term '15 product. The current John Hancock Term '15 product will still be available for sale in approved states. Should you already have an application in New Business and wish to have a John Hancock Term with Vitality policy underwritten, please contact your Case Manager.

How to Apply

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

- For states where the 2015 revised application **has been approved** and the product is available, select "Healthy Engagement Term" in Question 10, along with the term period and plan version.
- For states where the 2015 application **has not been approved** and the product is available, indicate "Healthy Engagement Term" in the "Other" field in Question 10 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. JHSalesNet will be updated as additional states approve the application.

Promotional Website and Marketing Materials

Visit 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 John Hancock Term 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. The levels of rewards and discounts available will vary based upon the face amount selected at issue.

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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.

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.

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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