

John Hancock Vitality Term

This product offers the unique combination of low-cost protection, along with a range of features and optional riders that offer additional flexibility to meet your clients' needs.¹

Take a look:

- ✔ **Highly competitive premiums** for 10-,15-, 20-, and 30-year durations
- ✔ **Low-cost coverage** for face amounts up to \$20 million
- ✔ **A guaranteed conversion feature** up to age 70. Plus, an enhanced conversion privilege during the first 10 policy years
- ✔ Unemployment Protection, Total Disability Waiver, and Accelerated Benefit **riders for extra protection**

What's more, the John Hancock Vitality PLUS program is automatically included in the policy, which means your clients can realize premium savings and rewards for the everyday steps they take to live healthy.

Helping you communicate the value of Vitality

- A Vitality email showing your clients 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

INSURANCE PRODUCTS:		
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Federal Government Agency	

Redefining life insurance with the John Hancock Vitality PLUS program

John Hancock Vitality Term offers:

- ✓ **Premium** savings for engaging in the program
- ✓ The opportunity to earn an **Apple Watch®** for as little as \$25² by exercising regularly
- ✓ **A one-year Amazon Prime membership** when your clients reach Platinum status three years in a row
- ✓ **A free wearable device** instead of Apple Watch or another discounted fitness tracker like Garmin or Polar
- ✓ **Up to \$600 in annual savings on fresh fruits and vegetables**, with additional savings up to \$120 a month on Healthy Savings weekly promoted items³
- ✓ Exclusive discounts at more than **350,000 eligible properties around the world with Hotels.com**
- ✓ **A HealthyMind™ benefit** that rewards your clients for meditating as little as 10 minutes a day and for getting a good night's sleep
- ✓ **A free subscription to Headspace®**, a top-rated meditation app with millions of users in more than 190 countries⁴
- ✓ **Entertainment and shopping discounts**

John Hancock Vitality Life Insurance

At John Hancock, we believe life insurance should help people live longer, healthier lives. That's why we introduced John Hancock Vitality, a new kind of life insurance that rewards people for living healthy.

John Hancock
Vitality

