

Quick decisions can save your clients time...and money!

In addition to offering a quick underwriting decision and highly competitive premiums, SmartProtect Term with Vitality provides the opportunity to save even more and earn rewards for living a healthy life. Take a look at the potential premium savings after engaging in the Vitality Program for five years!

MALE, 40, \$1,000,000 20-YEAR TERM

COMPANY	PREMIUM
SmartProtect Term with Vitality After 5 Years at Gold	\$785
Protective	\$813
Principal	\$815
Pacific Life	\$835
SmartProtect Term with Vitality Initial Premium	\$840
Banner	\$844
AIG	\$844
MetLife	\$869
American National	\$880
North American	\$895
Penn Mutual	\$900
AXA	\$905

SmartProtect Term with Vitality shown at Super Elite risk class obtained through streamlined underwriting process. Competitors shown at Preferred obtained through traditional underwriting. The data shown is taken from various company quotes. Competitor information is current and accurate to the best of our knowledge as of April 2016. After the first year, premiums for John Hancock SmartProtect 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. This comparison cannot be used with the public. Personalized policy quotes should be presented and discussed with your clients prior to the purchase of any policy.

SmartProtect Term with Vitality offers:

- Streamlined underwriting decision in as little as 2 days* with no medical screening, tests or telephone interviews
- Highly competitive premiums for 10, 15 or 20-year durations
- Face Amounts ranging from \$100,000 - \$1,000,000
- 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 nationwide¹
 - A free Fitbit® device to track progress toward a healthy lifestyle
 - Entertainment and shopping rewards

The more engaged your clients are in the **John Hancock Vitality Program**, the greater their premium savings and rewards!

*From the date we receive an "in good order" application.

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1. 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.

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.

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 02117 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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