

Winning in so many ways

Simple Term with Vitality

Simple Term with Vitality is a leader in the instant-decision¹ term market for so many reasons, including:

Features that expand your market

- **Higher coverage amounts** — up to \$500,000
 - No more shopping among carriers to get the total line amount, e.g., immediately meet the need of consumers seeking mortgage protection
 - No swab up to \$500,000!
- **Greater consumer convenience** — no phone interview, no exam, no swab ever!

Savings that attract clients

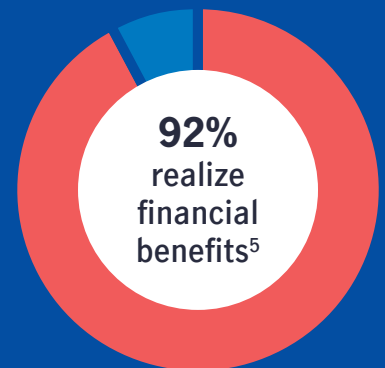
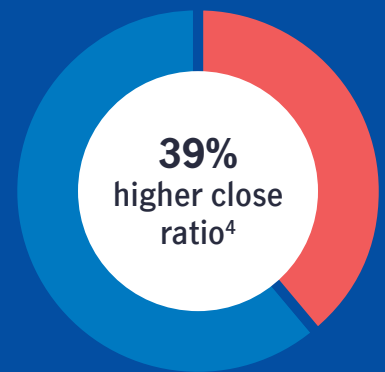
- **Return of Premium rider** — provides a return of up to 100% of premiums paid during the level-term period. A percentage of premiums may be returned as early as the end of year 2 for eligible customers.²
- **Savings and rewards for healthy living with John Hancock Vitality**
 - Up to 15% back on paid premium³ every year clients own their policy, simply for the everyday things they do to take care of their health
 - And the savings keep adding up, e.g., an Apple Watch® for as little as \$25 plus tax, with regular exercise or you can choose a complimentary fitness device to help you stay active and engaged.

Completely digital application process

- **Designed for speed** — eApp with 18 knockout-style questions plus instant decision (with deferred first payment if needed)
 - Entire process takes 7-10 minutes — secure immediate coverage for your clients and get to your next sale sooner
 - Enabled for virtual sales — eApp technology allows you to collect client information and client signatures virtually — without booking a face-to-face meeting

Build sales and reinforce client relationships

Research shows that products with John Hancock Vitality offer:



Start selling today!

To learn more and start selling, visit JHSimpleTerm.com

1. Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application and underwriting approval. John Hancock may conduct a post-issue quality review to verify information received within the application is accurate. A contract may be rescinded if post-issue information reveals a material misrepresentation.
2. The Return of Premium (ROP) rider allows for a return of a portion of the premiums at the end of the level term period or earlier if the policy is terminated prior to that point. The ROP benefit will begin as early as the second policy anniversary and the percentage of premiums available to be returned increases gradually over the term duration to a maximum of 100% at the end of the level term period. The ROP Rider is only available for term durations 25 and 30 and only for Standard or Preferred Non-Tobacco risk classes. There is an additional cost for this rider.
3. Premium refunds for Simple Term with Vitality are based on factors like underwriting, the terms of the policy, and the level of the insured's participation in the John Hancock Vitality Program.
4. Based upon a rolling 12-month placement ratio of JH new business data of formal applications with Vitality PLUS as compared to cases without Vitality PLUS from Oct 2021 – Sep 2022. Excludes International and DTC. 51.38% placement rate for non-vitality vs. 77.39% placement rate for vitality.
5. Year 1 status attainment of Silver, Gold, or Platinum for active and registered Vitality PLUS members as of year-end 2022. (Perm Plus, Term Plus, excludes DTC).

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Insurance policies and/or associated riders and features may not be available in all states.

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

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Apple Watch program is not available in New York or Puerto Rico. Apple Watches ordered through John Hancock Vitality may not be shipped to addresses in Guam. Once your clients become a Vitality PLUS member and complete the Vitality Health Review (VHR), they can order Apple Watch by electronically signing, at checkout, a Retail Installment Agreement with the Vitality Group, for the retail price of the watch. After an initial payment of \$25 plus tax, over the next two years, monthly out-of-pocket payments are based on the number of Standard Workouts (10,000 to 14,999 steps) and Advanced Workouts (15,000 steps) completed or the applicable Active Calorie or heart rate thresholds. The step counts required for Standard and Advanced Workouts are reduced for members beginning at age 71+. One-time upgrade fees plus taxes apply if your customers choose (GPS + Cellular) versions of Apple Watch, larger watch case sizes, and certain bands and case materials. For more information, please visit www.jhsaleshub.com. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

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

Insurance products issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116.

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Broaden your reach

Simple Term with Vitality
is a great fit for:



Clients seeking mortgage
protection



People living with conditions
such as diabetes, build
challenges, hepatitis,
Crohn's disease, ulcerative
colitis, etc