



Affordable protection and flexibility

Rewards for healthy living



John Hancock
with Vitality



Offering savings
and rewards for
healthy living

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK
LIFE-5921 11/19 Consumer

John Hancock
Vitality Term Life
Insurance

Customizable and affordable coverage

John Hancock Vitality Term life insurance can help you:

- ✔ **Build financial security**
- ✔ **Provide protection** to your loved ones when they need it the most
- ✔ **Get recognized and rewarded** for living a healthy life

The life insurance policy describes coverage under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. Please contact your licensed agent or John Hancock for more information, costs, and complete details on coverage in order to help you determine if the policy is suitable for your needs.

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



What can a term life insurance policy do for you?

Some think life insurance is only for the wealthy, but you don't have to be a millionaire to need — or afford — life insurance. You need life insurance if you want to protect your family from financial hardship.

A life insurance policy can give you the protection you need throughout your lifetime.



Are you single, engaged or married?

A life insurance policy can provide help to any loved ones you may be supporting, settle any of your outstanding obligations, and continue to pay other expenses after you're gone.



Do you have children?

With life insurance, help your kids live the lives you dreamed of when they were born, even if you're not there to see it.



Do you own a house?

Life insurance can pay down or pay off your mortgage if something happens to you, so your loved ones can continue to call your house home.



Most Americans estimate the cost of coverage at over

3 times

its actual cost¹

1. 2018 Insurance Barometer Study, Life Happens and LIMRA.

Tailor your John Hancock term policy

The most basic life insurance you can buy is term insurance. It's called term insurance because it provides life insurance benefits that cover a specified period of time. Take a look at the valuable features John Hancock Vitality Term² offers you:

Choice of Term Length and Coverage

Customize your policy to meet your coverage needs, selecting from a 10-, 15-, 20-, or 30-year term duration, and \$100,000 or more of coverage.

John Hancock Vitality

At John Hancock, we believe in helping people live longer, healthier lives and your term life insurance policy automatically includes the John Hancock Vitality PLUS Program. With this program, you'll be rewarded for the everyday things you do to be healthy, like exercising, eating well, and getting annual check-ups.

Guaranteed Coverage

The death benefit you choose is level and guaranteed not to change for the duration of your policy.

Guaranteed Option to Convert to Permanent Coverage³

You can convert your term policy for one of our permanent policies up to age 70.

2. 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.

3. The available conversion period is the lesser of end of the level term period or attainment of age 70. Conversion is limited to policies offered to individual policy owners at the time of conversion. If the new policy includes a rider that is not in force on the term policy, evidence of insurability is required. For conversion to survivorship products, retention and certain underwriting considerations may apply. Unlike term insurance, variable universal life insurance has fluctuating returns and death benefits, and because variable universal life insurance policies offer investment options, there are investment fees in addition to the cost of maintaining an insurance policy. Please refer to your contract for details of your conversion provision.



Total Disability Waiver Rider^{2,4}

If you are disabled for six months or more, this benefit waives your annual premium for the duration of your covered disability or for the duration of your policy.



Accelerated Benefit Rider^{2,5}

You can broaden the protection of your term life insurance policy with this feature, which allows you to access a portion of the death benefit if you become terminally ill.



Unemployment Protection Rider⁶

This benefit will waive your premiums in the event you become unemployed, up to an annual premium amount of \$10,000 and for policies with coverage of up to \$5 million. This rider benefit can be used twice during the level term period.

Affordable protection

Our customers choose John Hancock Vitality Term because it offers affordable protection while supporting a healthy lifestyle.



4. In the event of total disability, the Total Disability rider waives the premium up to a maximum of \$5,000 per month. Rider available to issue age 55, \$5 million maximum face amount, on all policies. If disability occurs before age 60, premiums are waived until recovery or the termination of the contract, whichever is earlier. If disability occurs between ages 60 and 65, premiums are waived until the earliest of contract termination, recovery, or age 65. The cost for this rider is based on the insured's age at issue and the policy's face amount.

5. The Accelerated Benefit rider provides a "living benefit" if the insured is certified to be terminally ill. Benefits may be taxable under current law. Policy must be owned by the insured. Insureds should consult their personal tax advisors regarding the tax implications of benefits received under the Accelerated Benefit rider. This provision allows the insured to receive up to 50% of the death benefit of the contract available, to a maximum of \$1 million. The remaining death benefit is reduced by one year's interest at current loan rate on the benefit paid.

6. The Unemployment Protection rider waives premium payments for up to 12 months while the life insured is involuntarily unemployed, up to an annual premium amount of \$10,000 and for policies with up to \$5 million in coverage. There is a 12-month waiting period before the insured is eligible to submit a claim for the rider benefit, and the insured must submit proof that he/she has been receiving federal or state unemployment benefits for at least four consecutive weeks. This rider may be purchased through the issue age of 60, and the maximum attained age to exercise the right to use the rider is age 65.



The John Hancock Vitality Program

With John Hancock Vitality Term, you'll get the financial protection you need, along with savings and rewards for living healthy. And the more you participate, the more you can save! Whether you enjoy healthy living today or simply aspire to live healthier, John Hancock Vitality offers a personalized program just for you.

It's easy and fun!



Earn Vitality Points for healthy activities like walking, exercising, and buying healthy food



Achieve a Vitality Status (Silver, Gold, or Platinum) based on the number of points you earn



Get rewarded for your healthy habits with savings and discounts

If your term policy has a face amount less than \$2 million, you are eligible to earn an Apple Watch (or get a complimentary Fitbit device or wearable device discount), Hotels.com discounts, plus a 10% HealthyFood discount, the free subscription to Headspace, shopping and entertainment gift cards, and — in the first program year only — a free health check. Policies with face amounts of \$2 million and above are eligible for the full suite of rewards and discounts.

John Hancock Vitality PLUS offers:

- **Premium savings** for engaging in the program
- The opportunity to **earn an Apple Watch® Series 3 or Series 5** for as little as \$25⁷ by exercising regularly or get a **complimentary Fitbit**
- **A one-year Amazon Prime membership** when you reach Platinum Status three years in a row
- **Up to \$600 in annual savings** on the healthy food you buy⁸
- Exclusive discounts at more than **350,000 eligible properties around the world with Hotels.com**
- **Entertainment and shopping discounts** from name brands like Amazon, REI, Starbucks, and more
- **A free subscription to Headspace®** as part of the HealthyMind™ benefit
- **An easy-to-use app and website with health-related resources**

7. 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 you become a Vitality PLUS member and complete the Vitality Health Review (VHR), you 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) or the applicable Active Calorie 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 you choose (GPS + Cellular) versions of Apple Watch, larger watch case sizes, certain bands and case materials. For more information, please visit www.JohnHancockInsurance.com. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

8. The Vitality HealthyFood™ benefit is available on qualifying purchases in the first year in the John Hancock Vitality Program. In subsequent years, HealthyFood savings apply to members who earn Gold or Platinum status in the program.



With Vitality, your healthy activities earn you Vitality points.

The more points you earn, the higher your Vitality Status. The higher your status, the greater your potential for rewards.

Strength. Stability. John Hancock.

John Hancock is among the highest-rated companies for financial strength and stability as demonstrated by its A+ rating from A.M. Best.⁹ Financial strength ratings are a comprehensive measure of a company's financial strength and stability, and are important as they reflect a life insurance company's ability to pay claims in the future.

With over 155 years of experience, John Hancock offers clients a diverse range of insurance products and services through its extensive network of employees, agents, and distribution partners.

For more information on this or other life insurance products, **please contact your insurance agent.**



9. Second highest of 13 ratings (superior ability to meet ongoing insurance obligations). Financial strength rating is current as of October 1, 2019, is subject to change, and applies to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of each company's financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. These companies have also received additional financial strength ratings from other rating agencies. Financial strength ratings are not an assessment, recommendation, or guarantee of specific products and their investment returns or value, do not apply to individual securities held in any portfolio or the practices of an insurance company, and do not apply to the safety and performance of separate accounts. Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

For the purposes of this guide, it is assumed that you are both the policy owner and the life insured. If you are not both, premium savings will apply based on the Vitality Status attained by the life insured. The discounts, rewards, and Fitbit will be provided only to the life insured to encourage participation in the program. Status is attained based on the actions of the life insured only.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116.
MLI102219203

Policy Form Series:
ICC19 19HETERM, 19HETERM
Rider Form Series:
17UPR,S128-6,S134-1

