

## Offering a Term Product to Meet Every Client Need

When it comes to Term, it's good to have options! Take a look at the choices you can offer your clients from our leading Term portfolio.

Product Name	JOHN HANCOCK TERM 2016	JOHN HANCOCK TERM 2016 WITH VITALITY™	SMARTPROTECT TERM™ WITH VITALITY™
Term Durations	10-, 15-, and 20-year Term	10-, 15-, and 20-year Term	10-, 15-, and 20-year Term
Positioning	<ul style="list-style-type: none"> <li>• Level Term product offering death benefit protection at competitive premiums</li> <li>• Ideal for males, ages 35-65, top three underwriting categories and at Face Amounts of \$500,000 and above</li> </ul>	<ul style="list-style-type: none"> <li>• Premiums can adjust annually based on Vitality Program engagement and Vitality Status</li> <li>• Opportunity for premium savings and additional rewards &amp; discounts based on Vitality Status</li> <li>• Ideal for clients looking for higher Face Amounts and the advantages of the John Hancock Vitality Program</li> </ul>	<ul style="list-style-type: none"> <li>• Premiums adjust annually based on Vitality Program engagement and Vitality Status</li> <li>• Opportunity for premium savings and additional rewards &amp; discounts based on Vitality Status</li> <li>• Streamlined process with non-invasive underwriting — ideal for applicants who would be considered Standard or better for fully underwritten products</li> </ul> <p>*From the date we receive an "in good order" application.</p>
Underwriting	Full underwriting	Full underwriting	<ul style="list-style-type: none"> <li>• Streamlined application, with no paramedical, fluids or telephone interview</li> <li>• If applicant not qualified, decision letter will indicate if eligible to apply for a fully underwritten product</li> <li>• No entertainers, professional athletes or foreign residents considered</li> <li>• Post-issue validation through APS review</li> <li>• No appeals on declines*</li> </ul> <p>*Use <i>Important Pre-Qualification Information</i> flyer to pre-qualify your clients.</p>
Premiums	Level premium for term period selected	Premiums based upon engagement and Vitality Status earned each year: <ul style="list-style-type: none"> <li>• Platinum — decreasing premiums</li> <li>• Gold — level premiums</li> <li>• Silver — increasing premiums</li> <li>• Bronze — increasing premiums</li> </ul>	Premiums based upon engagement and Vitality Status earned each year: <ul style="list-style-type: none"> <li>• Platinum — decreasing premiums</li> <li>• Gold — decreasing premiums</li> <li>• Silver — increasing premiums</li> <li>• Bronze — increasing premiums</li> </ul>
Ownership	<ul style="list-style-type: none"> <li>• Insured</li> <li>• Trust</li> <li>• Third party with insurable interest</li> </ul>	<ul style="list-style-type: none"> <li>• Insured</li> <li>• Trust</li> <li>• Third party with insurable interest</li> </ul>	<ul style="list-style-type: none"> <li>• Insured</li> <li>• Individual (non-entity) with insurable interest</li> <li>• No trust ownership allowed</li> </ul>
Product Description	<ul style="list-style-type: none"> <li>• Minimum Face Amount : \$100,000</li> <li>• Maximum Face Amount: \$65,000,000</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum Face Amount: \$100,000</li> <li>• Maximum Face Amount: \$20,000,000 (per life)</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum Face Amount: \$100,000</li> <li>• Maximum Face Amount: \$1,000,000 (per life)</li> </ul>

Product Name	JOHN HANCOCK TERM 2016	JOHN HANCOCK TERM 2016 WITH VITALITY	SMARTPROTECT TERM WITH VITALITY
Temporary Insurance Agreement	Yes, subject to underwriting guidelines	Yes, subject to underwriting guidelines	No
Issue Ages	<ul style="list-style-type: none"> <li>• 10-Year Term 18-80</li> <li>• 15-Year Term 18-75</li> <li>• 20-Year Term 18-65</li> <li>• Renewable through age 94</li> </ul>	<ul style="list-style-type: none"> <li>• 10-Year Term 20-80</li> <li>• 15-Year Term 20-75</li> <li>• 20-Year Term 20-65</li> <li>• Renewable through age 94</li> </ul>	<ul style="list-style-type: none"> <li>• 20-60</li> <li>• Renewable through age 94</li> <li>• U.S. residents</li> </ul>
Risk Classes	<ul style="list-style-type: none"> <li>• Super Preferred Non Smoker</li> <li>• Preferred Non Smoker</li> <li>• Standard Plus Non Smoker</li> <li>• Standard Non Smoker</li> <li>• Preferred Smoker</li> <li>• Standard Smoker</li> <li>• Substandard</li> </ul>	<ul style="list-style-type: none"> <li>• Super Preferred Non Smoker</li> <li>• Preferred Non Smoker</li> <li>• Standard Plus Non Smoker</li> <li>• Standard Non Smoker</li> <li>• Preferred Smoker</li> <li>• Standard Smoker</li> <li>• Substandard</li> </ul>	<ul style="list-style-type: none"> <li>• Super Elite (similar to Preferred)</li> <li>• Elite (in-between Standard &amp; Standard Plus)</li> <li>• Tobacco (in-between Standard &amp; Preferred Smoker) Includes all tobacco &amp; smoking: cigars, cigarettes, chewing etc. within the past 2 years</li> </ul> <p>Please see Appendix A for more details about these risk classes.</p>
Vitality Rewards	Not applicable	<p><b>\$2,000,000 and Above – Full Rewards</b></p> <ul style="list-style-type: none"> <li>• Free FitBit® device &amp; discounted devices</li> <li>• Free biometric screening</li> <li>• Vitality Squares &amp; modified Vitality Wheel</li> <li>• Half price hotel stays</li> <li>• 20%-50% cruise discounts</li> <li>• 25% healthy gear discount</li> <li>• 25% discount on HealthyFood™ (Year 1 for all, Years 2+ for Gold and Platinum)<sup>2</sup></li> </ul> <p><b>Under \$2,000,000 – Medium Rewards</b></p> <ul style="list-style-type: none"> <li>• Free FitBit® device &amp; discounted devices</li> <li>• Free biometric screening (first year only)</li> <li>• Vitality Squares &amp; modified Vitality Wheel</li> <li>• 15% healthy gear discount</li> <li>• 10% discount on HealthyFood (Year 1 for all, Years 2+ for Gold and Platinum)<sup>2</sup></li> </ul>	<p><b>All Face Amounts – Medium Rewards</b></p> <ul style="list-style-type: none"> <li>• Free FitBit® device &amp; discounted devices</li> <li>• Free biometric screening (first year only)</li> <li>• Vitality Squares &amp; modified Vitality Wheel</li> <li>• 15% healthy gear discount</li> <li>• 10% discount on HealthyFood (Year 1 for all, Years 2+ for Gold &amp; Platinum)<sup>2</sup></li> </ul>
Conversions	<ul style="list-style-type: none"> <li>• Convertible in policy years 1-6 to any permanent life product available for sale. In years 7-10, designated product only</li> <li>• See <i>Technical Guide</i> for complete details including conversion to Survivorship</li> </ul>	<ul style="list-style-type: none"> <li>• Convertible in policy years 1-6 to any permanent life product available for sale. Years 7-10 will be based on Vitality Status earned in the previous 3 policy years</li> <li>• Gold or Platinum – any product</li> <li>• Bronze or Silver – designated product</li> <li>• See <i>Technical Guide</i> for complete details including conversion to Survivorship</li> </ul>	<ul style="list-style-type: none"> <li>• Convertible in policy years 2-6 to any permanent life product available for sale. In years 7-10, designated product only. No conversion in policy year 1</li> <li>• Super Elite to Preferred</li> <li>• Elite to Standard</li> <li>• Tobacco to Standard Smoker</li> </ul>

Product Name	JOHN HANCOCK TERM 2016	JOHN HANCOCK TERM 2016 WITH VITALITY	SMARTPROTECT TERM WITH VITALITY
Riders	<ul style="list-style-type: none"> <li>Accelerated Benefit Rider</li> <li>Conversion Extension Rider</li> <li>Total Disability Waiver</li> </ul>	<ul style="list-style-type: none"> <li>Accelerated Benefit Rider</li> <li>Conversion Extension Rider</li> <li>Total Disability Waiver</li> </ul>	<ul style="list-style-type: none"> <li>Accelerated Benefit Rider</li> </ul>
Replacements	Yes	Yes	Yes – may extend processing time due to required review

1. The HealthyFood benefit is available to clients on qualified purchases during their first program year regardless of their Vitality Status. In subsequent program years, HealthyFood discounts are 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.

## APPENDIX – SmartProtect Term with Vitality Risk Classes

Applicants who are generally considered to be **Standard or better under traditional underwriting** guidelines are likely candidates for SmartProtect Term with Vitality. Additional information about each of this product's available classes is below. Please note that there is no tool available to help predict the underwriting class for SmartProtect Term with Vitality. (John Hancock's UCheck risk class predictor tool is targeted at our fully underwritten product suite.)

SUPER ELITE NON TOBACCO	ELITE NON TOBACCO	TOBACCO
<ul style="list-style-type: none"> <li>No tobacco or nicotine products within the past 5 years</li> <li>Build table aligned to traditional best class assessment</li> <li>No history of alcohol or drug abuse within past 10 years</li> <li>No active participation in aviation, avocation, hazardous sports or SCUBA</li> <li>Standard or better medical profile</li> <li>No pending medical testing/evaluations or intervention</li> <li>No entertainers, professional athletes or foreign residents</li> </ul>	<ul style="list-style-type: none"> <li>No tobacco or nicotine products within past 2 years</li> <li>Build table aligned to traditional Standard assessment</li> <li>No history of alcohol or drug abuse within past 5 years</li> <li>No active participation in aviation, hazardous sport or avocation other than SCUBA</li> <li>Standard or better medical profile</li> <li>No pending medical testing/evaluations or intervention</li> <li>No entertainers, professional athletes or foreign residents</li> </ul>	<ul style="list-style-type: none"> <li>Most similar to Standard Smoker</li> <li>Qualifying criteria is same as Elite, excepting applicants using any form of tobacco – e.g., cigars, cigarettes, chewing, etc. – within past 2 years will be classified as tobacco user</li> </ul>

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.

John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy.

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.

### For agent use only. Not for use with the public.

Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy and Healthy Engagement Benefit.

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 02110 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY052516147