



Vitality rewards your clients, and we'd like to reward you

At John Hancock, we believe your life insurance company should help you live a longer, healthier life. John Hancock Vitality is good for your clients — and now, its good for you too!

- ✓ Sell our permanent life insurance policies with Vitality PLUS and **we'll bump up your current compensation by 10 points.**¹
- ✓ **Increase your compensation** when your Vitality GO clients upgrade to Vitality PLUS:
 - **Receive 10 points**, when the policy is upgraded within 90 days²
 - **Receive 5 points**, when the policy is upgraded after 90 days, but before 25 months²
- ✓ **John Hancock will pay you directly**, 30 days following your regular compensation cycles, unless there is a different arrangement with your firm.³

Example – Vitality bonus payout structure by premium:

Triggering event	First year		Vitality Bonus	
	Target premium	Paid premium		
Sell Vitality PLUS*	\$10,000	\$8,000	10 points	\$800
Upgrade to Vitality PLUS**	\$10,000	\$8,000	5 points	\$400

*Policy issued with Vitality PLUS or is upgraded within 90 days.

**Policy is upgraded after 90 days, but before 25 months.

To learn more, contact your **John Hancock representative.**

For Producers

1. Effective on policies issued on or after October 1, 2018. The bonus is available on non-variable permanent policies only, and is not available on Term, Variable or on any policy issued in New York. The bonus is restricted to base compensation on paid first year target commissionable premium only and is not payable on unused premium received in the second policy year, excess or renewal compensation, or on year two rolling targets. For wholesale business please refer to your firm's compensation rules regarding this bonus. Not available if prohibited by firm. Please refer to your firm's compensation rules for additional information. John Hancock reserves the right to discontinue this additional compensation at any time. • 2. Date is based upon policy anniversary not issue date. • 3. Except as otherwise provided in any product-specific documentation applicable to a particular product or rider, there will be a chargeback of amounts paid, to include the Vitality bonus (5 or 10 points) on any policy which has lapsed, surrendered or if the Vitality (HER) rider is terminated within a 12 to 24 month period, dependent on specific product chargeback provisions. Please refer to individual compensation schedules for details. • **For Agent Use Only. This material may not be used 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. • Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. • Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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With Vitality GO and Vitality PLUS, it's easier than ever for you to:

- Present Vitality on all your cases
- Offer all your clients the type of life insurance they prefer
- Sell and recommend John Hancock Vitality
- Differentiate yourself in the marketplace

