

MAY 14, 2018

New rates with more options to save and earn rewards for healthy living

Effective today, John Hancock is updating its Term portfolio.

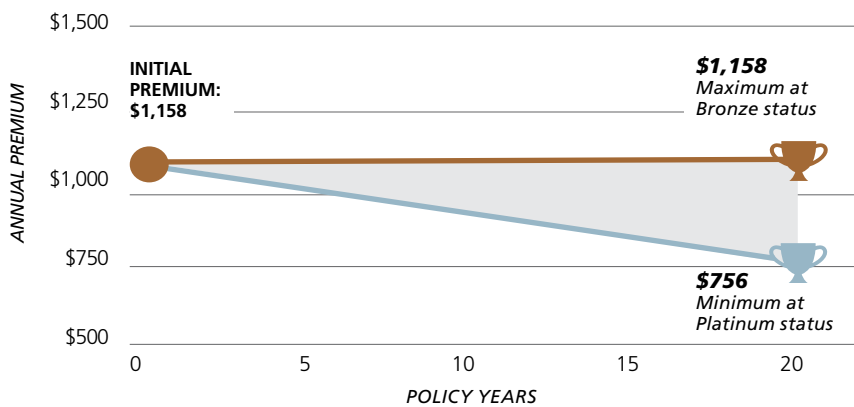
What's changing?

- **New rates**
 - 4% rate increase due to the recent US tax reform
 - New monthly modal factors and policy fee
- **New choice**
 - Now Vitality rider can be added to the base Term product

What's the difference between the new Term & optional Vitality rider and the existing Term with built-in Vitality? Customer premiums will never increase with the new option.

NEW OPPORTUNITY FOR VITALITY: Term & optional Vitality rider

Competitive premiums that will only decrease when clients engage in Vitality



This example is based on male, age 45, best risk class, \$1M face amount, 20-year term duration, and shows the potential minimum and maximum premiums based on Vitality Status earned. The shaded area represents the range of possible premiums.

Don't forget, the John Hancock Term portfolio continues to offer a **competitive conversion option**, and supplementary riders such as an **Accelerated Benefit, Unemployment Protection, and Total Disability Waiver**. Your clients can also continue to choose John Hancock Term with Vitality, which has the Vitality benefit built into the policy.

State approvals and illustration system

The new Vitality rider is approved in all states except California, New York, and North Dakota. Please refer to the state approval map for most current state approvals. JHillustrator will be updated as states are approved.

New business and underwriting information

Deadline	Requirements
May 25, 2018	New applications for Term policies with <i>old rates</i> must be received by John Hancock's home office by May 25, 2018. Applications received May 26, 2018, and later will be issued with the new rates.
June 22, 2018	To issue policies with <i>old rates</i> , all pending applications must complete the formal underwriting process and all administrative requirements must be received by John Hancock by June 22, 2018.

Please contact your Case Manager should you already have a pending application in New Business and wish to have the new rates. Coinciding with the launch of the new rates, new applications received at our service office prior to May 26th that do not specify the version of rates applied for will be set up with new rates. On pending cases submitted during the transition period, please contact your Case Manager to make any changes to the product selected.

Reissues

Recently issued policies can be considered for reissue, with the new rates, provided the "free look" period has not expired. Make sure to indicate that you want the policy reissued with the new rates. Subject to normal underwriting practices, policies may require additional evidence to ensure health status has not changed.

Inforce cases

Term-to-Term replacements are not allowed within the first policy year. Any replacement of an inforce policy (after the first policy year) would require replacement forms, be subject to full underwriting, and possibly result in reduced compensation. Please note that the six-month product exchange feature is not available on John Hancock Term products.

Marketing materials

Marketing materials have been updated to highlight the new John Hancock Term products. Producer guide, consumer guide and other marketing materials may be downloaded from your John Hancock producer website.

FOR MORE INFORMATION

call your local **John Hancock Representative** or
National Sales Support at 888-266-7498, option 2.

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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. Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.
MLINY040918098