

Vitality rewards your clients, and how we reward *you* is getting even better

John Hancock Vitality is good for your clients — and it just got better for you! Now you can **boost your compensation up to a total of 12 points** when you sell our permanent life insurance products with Vitality PLUS.¹

Here's how it works:

- **Increase your compensation** when you issue a policy with Vitality PLUS or your client upgrades from Vitality GO to Vitality PLUS.
 - **Receive 7 points** when the policy is issued with Vitality PLUS or upgraded within 90 days²
 - **Receive 5 points** when the policy is upgraded after 90 days but before 25 months²
- **Receive an additional 5 points** when your client registers³ for Vitality PLUS within one year of the policy issue date.
- **John Hancock will pay you directly** as part of your regular compensation cycle, unless there is a different arrangement with your firm.⁴

If your clients want more support getting started, our Vitality Personal Consultants can help with:

- 1-on-1 program support
- Registering for Vitality
- Earning their next Vitality Status and premium savings

Email vpc@jhancock.com or visit jhsaleshub.com/vpc to book an appointment.

Example – Vitality bonus payout structure by premium:

First year			
Triggering event	Target premium	Paid premium	Vitality Bonus
Sell Vitality PLUS*	\$10,000	\$8,000	7 points \$560
Register for Vitality PLUS*	\$10,000	\$8,000	5 points \$400
Total			12 points \$960
OR			
Upgrade to Vitality PLUS**	\$10,000	\$8,000	5 points \$400
Register for Vitality PLUS**	\$10,000	\$8,000	5 points \$400
Total			10 points \$800

*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 sales representative.**

For Producers

1. Effective on premium payments on or after February 6, 2023. 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 or modify this additional compensation at any time.

2. Date is based upon policy issue date.

3. Registration is defined by creation of login credentials and agreeing to the Vitality Terms & Conditions. Registration bonus will only be paid if a customer is registered in the first program year, or if registered on a previous Vitality PLUS policy.

4. 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.

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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.

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

Insurance products 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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