



Protection, flexibility & rewards for healthy living

Including
John Hancock
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 1/21 Consumer

John Hancock
Vitality Term
Life Insurance

Customizable 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 the everyday things you do to live a healthier 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 should consider life insurance if you want to help protect your family from financial hardship.

A term life insurance policy can give you the protection you need for a specific period.



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 their 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 Vitality 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.



Guaranteed coverage period

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



John Hancock Vitality

At John Hancock, we believe in helping our customers live longer, healthier lives and your term life insurance policy automatically includes John Hancock Vitality PLUS. 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 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 up to \$5000 per month 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 up to 50% of the death benefit if you become terminally ill.



Unemployment Protection rider^{2,6}

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.

Our customers choose John Hancock Vitality Term because it's a unique kind of life insurance that offers financial protection and tools to help live a longer, healthier life.



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 in the Vitality PLUS, the more you can save!

It's easy and fun!



Earn Vitality points for everyday activities like walking, getting a good night's sleep and buying healthy food



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



Get rewarded for your healthy choices with savings and discounts

If your term policy has a face amount less than \$3 million, you are eligible to earn an Apple Watch (or get a free wearable 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 \$3 million and above are eligible for the full suite of rewards and discounts.

John Hancock Vitality PLUS is included in your policy and offers:

- **Premium savings** for engaging in the program
- **Get the latest wearable technology to help you achieve your goals**

Choose the device that works for you:



The latest Apple Watch® for as little as \$25 plus tax, earned with regular exercise⁷



Complimentary Amazon Halo with a free, three-year Halo membership^{8*}

Take advantage of other member perks to help you live your best life

- ***Or you can choose a complimentary Fitbit® device**
- **Exclusive travel discounts** from Hotels.com
- **A one-year Amazon Prime membership** when you reach Platinum Status three years in a row
- **A free subscription to Headspace®**, a top-rated meditation app
- **Instant savings on eligible healthy foods at the grocery store⁹**
- **Retail discounts** from Amazon.com, REI, Starbucks, and more
- **Free personalized tips and content** from experts on how to live longer, healthier life

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, and certain bands and case materials. For more information, please visit JohnHancockInsurance.com. Apple is not a participant in or sponsor of this promotion. Apple Watch 6 and Apple Watch SE require iPhone 6s or later with iOS 14 or later. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

8. The complimentary Amazon Halo device and three-year Halo membership are only available to new Vitality PLUS Members and are not available with policies issued in New York, Puerto Rico and Guam. Amazon Halo allows Vitality members to earn Vitality Points for physical activity, Halo Sleep and Halo Labs. The Amazon Halo health and wellness membership is required in order to earn Vitality Points for Halo Sleep and the full suite of Halo Labs. Other features of Halo are not eligible for Vitality Points with the Vitality Program. The Amazon Halo health and wellness membership is complimentary from Amazon for the first three years, after which charges will apply automatically to the credit card on file with Amazon.com unless the membership is opted out of. Amazon and all related marks are trademarks of Amazon.com, Inc. or its affiliates.

9. HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality Program. The HealthyFood program is currently not available in Guam.

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.¹⁰ 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.



10. Second highest of 13 ratings (superior ability to meet ongoing insurance obligations). Financial strength rating is current as of November 11, 2020, 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.

Products or services offered under the Vitality Program are not insurance and are subject to change. There may be additional costs associated with these products or services and there are additional requirements associated with participation in the program. For more information, please contact the company at JohnHancockInsurance.com or via telephone at 888-333-2659.

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 wearable device 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.
MLI012821662-1

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