



John Hancock Vitality Term
Life Insurance

Protection, flexibility & rewards for *healthy living*

INSURANCE PRODUCTS	
MAY LOSE VALUE	NOT A DEPOSIT
NOT BANK GUARANTEED	NOT FDIC INSURED
NOT INSURED BY ANY GOVERNMENT AGENCY	

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

LIFE-5921 3/25 Consumer



Customizable coverage

John Hancock Vitality Term life insurance can help you:

- **Enhance your loved ones' financial security** by providing a death benefit that is generally income tax-free benefit when they need it most
- **Meet changing needs** with robust options to convert to one of our permanent life insurance policies
- **Earn premium savings and rewards** for the everyday things you do to live a healthier life

Your life insurance policy contract will describe your 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.

What can a term life insurance policy do for *you*?

Term is the most basic type of life insurance you can buy. It's called term insurance because it offers benefits that cover a specified period of time.



Are you single, engaged or married?

In the event of your untimely death, a term 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 term life insurance, you gain the peace of mind your children will be provided for, helping them live the life you dreamed of when they were born.



Do you own a house?

A term insurance can pay down or pay off your mortgage so your loved ones can continue to call their house home.

Plus, Vitality Term offers you robust options to convert to a permanent policy to meet changing needs.

Tailor your John Hancock Vitality Term policy

Take a look at the valuable features John Hancock Vitality Term¹ offers you, giving you the opportunity to customize your policy to fit your specific needs:



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, *better* lives and your term life insurance policy automatically includes John Hancock Vitality PLUS. When you participate in this program, you have the opportunity to earn premium savings and 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 coverage²

Up to age 70, you have generous time frames in which to convert your Vitality Term policy to a John Hancock permanent policy. Plus, you can earn an enhanced conversion benefit (up to 15 years) based on Vitality PLUS participation and term duration.



Total Disability Waiver rider^{1,3}

If you are disabled for six months or more, this benefit — which you can add when your policy is issued — waives your annual premium up to \$5000 per month for the duration of your covered disability or for the duration of your policy.



Accelerated Death Benefit rider^{1, 4}

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.

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

1. 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 Term is not available in New York.

2. The available conversion period is the lesser of the end of the level term period or attainment of age 70. Conversion is limited to John Hancock 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.

3. 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.

4. The Accelerated Death Benefit rider provides a living benefit if the insured is certified to be terminally ill. Benefits may be taxable under current tax law and receipt of benefits may affect eligibility for public assistance programs. Benefit is payable to the policy owner. Please consult your tax professional regarding the tax implications of benefits received under the Accelerated Benefit. This provision allows the insured to receive up to 50% of the death benefit of the contract, to a maximum of \$1 million. Policy death benefit will be reduced by the amount of the accelerated benefit payable, plus one year's interest. The interest rate charged is the policy loan interest rate. If the policy does not include a loan provision, the interest rate charged is determined monthly and is the variable loan interest rate on currently issued policies.



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 Vitality PLUS, the more you can save!

How does John Hancock Vitality PLUS work?



Earn Vitality Points

Participate in a range of healthy activities to earn Vitality Points — like walking, getting a good night's sleep, going to the dentist or buying fruits and veggies.



Achieve a Vitality Status

Each year, the number of Vitality Points you accumulate will determine your Vitality Status (Bronze, Silver, Gold or Platinum).



Get rewarded

The more you participate, the more points you earn, the higher your Vitality Status and the greater your premium savings, rewards and discounts.

If your Vitality Term policy has a face amount less than \$2 million, you are eligible to earn an Apple Watch (or get a free wearable device or wearable device discount), travel discounts, plus a 10% Vitality 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 \$2 million and above are eligible for the full suite of rewards and discounts. Visit <https://www.johnhancock.com/life-insurance/vitality/vitality-rewards.html> to learn more.

John Hancock Vitality offers big rewards

Not only does John Hancock Vitality support your efforts to live your best life, but your healthy choices can also earn you savings and discounts, with rewards such as:

- Choose from one of the latest fitness wearables, including:
 - The latest Apple Watch® for as little as \$25 plus tax, earned with regular exercise⁶
 - Or a complimentary Fitbit® device
- Access to the Galleri® multi-cancer early detection test⁷
- Exclusive travel discounts⁸
- Instant savings on eligible healthy foods at the grocery store⁹
- Free subscription to Headspace®, a top-rated meditation app
- Free personalized tips and content from experts on how to live well every day

6. 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 or heart rate 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 [JohnHancock.com](https://www.johnhancock.com). Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

7. The Galleri test is only available to registered John Hancock Vitality PLUS members who are 50 years of age or older and have completed the Vitality Health Review (VHR) for the current program year. For eligible policies with coverage amounts of \$500,000 or greater, 100% of the cost of the test will be subsidized. For policies with less than \$500,000 in coverage, 50% of the cost of the test will be subsidized. Please note: for members with multiple policies, the policy with the highest face amount will determine the subsidy amount of the Galleri offer. The offer of discounted access to the Galleri test is subject to change. Access to the Galleri test through the John Hancock Vitality Program is not currently available in all states. The Galleri test is manufactured and distributed by GRAIL, LLC. John Hancock does not provide medical advice, is not involved in the design or manufacture of the Galleri test and is not responsible for the accuracy or performance of the Galleri test.

8. Travel discounts are not available in New York. For Vitality Term policies with a face amount of \$2 million and up, travel discounts valid for three bookings per program year. For Vitality Term policies with a face amount less than \$2 million, travel discounts valid for one booking per program year. The amount of discount will vary based upon policy type, coverage amount and the Vitality Member's Vitality Status (Bronze, Silver, Gold, Platinum) and will only apply to the first \$1000 of the booking cost.

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 160 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 December 31, 2024, is subject to change, and applies to John Hancock Life Insurance Company (U.S.A.) 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.

Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income tax purposes. There are a few exceptions such as when a life insurance policy has been transferred for valuable consideration. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. No legal, tax or accounting advice can be given by John Hancock, its agents, employees or licensed agents. Prospective purchasers should consult their tax professional for details.

This material is for informational purposes only and is not investment advice or a recommendation.

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.

The merchants represented are not sponsors of the John Hancock Vitality Program or otherwise affiliated with John Hancock or Vitality. The logos and other identifying marks attached are trademarks of and owned by each represented company and/or its affiliates.

Rewards and discounts as well as the Status Qualification Requirements are subject to change and are not guaranteed to remain the same for the life of the policy.

To be eligible to earn rewards and discounts by participating in the Vitality program, the insured must register for Vitality and in most instances also complete the Vitality Health Review (VHR).

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.
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Policy Form Series:
ICC23 23HETERM; 23HETERM
Rider Form Series:
S128-6, ICC21 22ABR, 22ABR