



Vitality®



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

Sell any of our permanent life insurance policies with Vitality and **we'll bump up your current compensation by 10 points.**¹

Who knew helping your clients live a longer, healthier life could be so rewarding?

How it works

EXAMPLE: VITALITY BONUS PAYOUT STRUCTURE BY PREMIUM

PRODUCER SCHEDULE 80 PTS.	FIRST YEAR TARGET PREMIUM	FIRST YEAR PAID PREMIUM	BASE COMPENSATION	VITALITY BONUS (10 PTS)	BASE + VITALITY	TOTAL FIRST YEAR COMPENSATION
	\$10,000	\$8,000	\$6,400	\$800	=	\$7,200

- John Hancock will pay you directly, 30 days following your regular compensation cycles, unless there is a different arrangement with your firm.
- All compensation statements will be clearly marked **"Vitality bonus"** for easy identification.
- There will be a chargeback of 10 points (or the Vitality bonus paid) on any policy that is lapsed, surrendered or if the Vitality rider is terminated.²
- We are encouraging a 75% client registration rate for continued bonus eligibility.

With John Hancock Vitality life insurance, your clients
can be rewarded, and so can you! **Get started today!!**

For additional questions, **please contact your local John Hancock representative.**

1. Effective February 12, 2018. The bonus is available on permanent policies only, and is not available on Term, Variable and 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 second policy year, excess or renewal compensation, or on year two rolling targets. Institutions are not eligible. John Hancock reserves the right to discontinue this additional compensation at any time.

2. 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 Vitality bonus (10 points) on any policy which is lapsed, surrendered or the Vitality (HER) rider is terminated according to the following: 1) Free look period - 100% of paid compensation 2) Outside free look - 50% of paid compensation.

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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 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.

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