



Spending time worrying about managing your clients' policies?

We just bought you some time
and peace of mind.



LifeTrack is an industry-first policy management solution that helps your clients stay on track to meet their insurance goals.

Life insurance policies are often held for decades and factors that affect policy performance, such as interest rates and the timing of premium payments, can change over the life of a policy. It's been up to you to make adjustments in order to meet your client's insurance goals. Until now!

Now available on Inforce Protection UL '11, '12 & '13 policies!

LifeTrack offers:

- **Personalized client communications** including LifeTrack Premium Notices that adjust each year to align with coverage objectives, and a LifeTrack Annual Report that shows them how the policy is tracking relative to their goals
- **Extra motivation for John Hancock Vitality members** to take a few more steps toward living a healthier life and earn more savings. Clients will receive an email each year prior to the LifeTrack Premium Notice to let them know how much more they can lower their premium by achieving a higher Vitality Status
- **Peace of mind** that clients "stay on track" to meet their insurance goals

Signing up for LifeTrack is free and easy:

At issue:

1. Run an illustration in which you "solve" for a premium
2. Have your clients sign the LifeTrack election form that is printed with the illustration
3. Submit both the signed illustration and election form

Inforce policies:

Your clients can request an illustration that includes LifeTrack by:

- Calling our Customer Service department at 1-800-387-2747 or,
- Emailing us at usillust@jhancock.com

For more information, please contact your local John Hancock salesperson or National Sales Support at 1-888-266-7498, Option 2.

For Agent Use Only. This material may not be used with the public.

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.

Paying a LifeTrack premium that is other than the planned premium on the initial 'as sold' illustration could reduce the duration of a policy's Death Benefit Protection feature or No Lapse Guarantee.

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 02117 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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