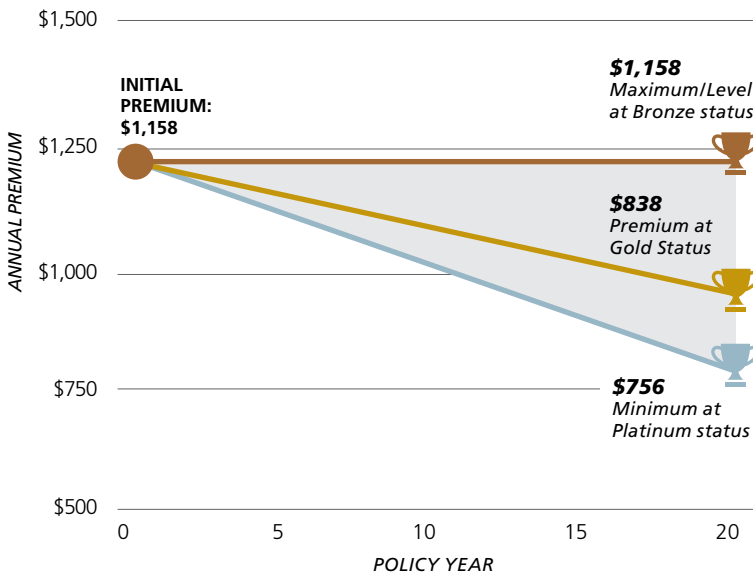


# Two ways you can access Vitality on Term

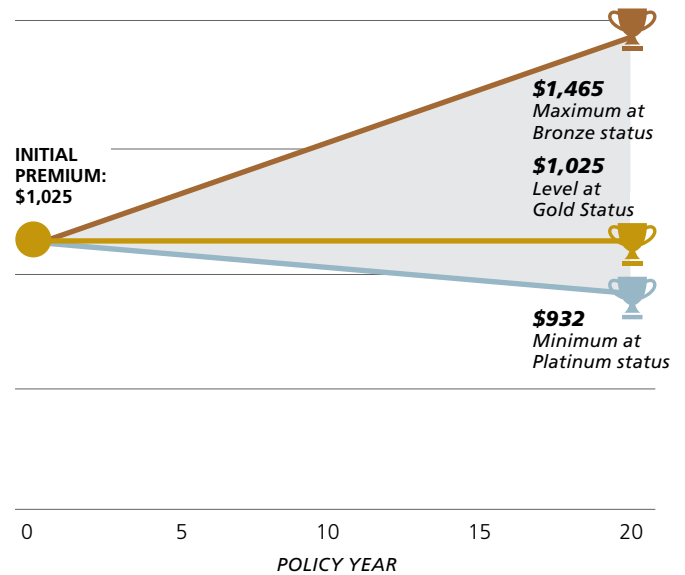
Now there are two Term products that you can choose from to reduce your premiums and earn rewards for living healthy with the **John Hancock Vitality Program** — one offers the benefit as an optional rider, and the other has the Vitality benefit built into the policy.

**Choose the Term product that best meets your needs.**

**OPTION 1: Term & optional Vitality rider**  
 Competitive premiums that will only decrease when you engage in Vitality



**OPTION 2: Term with built-in Vitality**  
 Lowest initial premium with opportunity for additional savings when you engage in Vitality



This example is based on male, age 45, best risk class, \$1M face amount, 20-year term duration, and shows the potential minimum and maximum premiums based on Vitality Status earned. The shaded area represents the range of possible premiums.

- Ideal if you want certainty that your **premiums will never increase**
- The Vitality program is an **optional rider**, and can be dropped after issue
- Premiums are level at Bronze status and **can only stay the same or decrease**

- Ideal if you want **upfront premium savings**
- The Vitality program is automatically included and **cannot be removed** from the policy
- Premiums are level at Gold status and **can increase or decrease** based on the level of Vitality participation

Insurance policies and/or associated riders and features may not be available in all states. 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. MLINY040918098

John Hancock Term Policy Series: 2017TERM; ICC16 2017TERM &  
Rider Form Series: ICC18 18HERT, 18HERT  
John Hancock Term with Vitality Policy Series: 17HETERM; ICC17 17HETERM

<b>INSURANCE PRODUCTS:</b>		
<b>Not FDIC Insured</b>	<b>Not Bank Guaranteed</b>	<b>May Lose Value</b>
<b>Not a Deposit</b>	<b>Not Insured by Any Federal Government Agency</b>	