



Frequently Asked Questions Simple Term with Vitality

Product

What is Simple Term with Vitality?	Simple Term with Vitality ¹ is a ground-breaking life insurance product that gives consumers instant-decision, ² affordable, financial protection, along with rewards for living a healthy life. It offers exceptional value with a focus on providing a consumer-friendly experience.
Who is the ideal customer for this product?	The target market for this product is consumers between ages 20 to 60 who need up to \$250,000 of life insurance protection and who aspire to live healthier or want to be rewarded for their healthy lifestyle.
Will all customers be eligible for this product?	No, for consumers issue ages 20-60, 10 and 15-year term durations are available. Consumers issue ages 20-55 can also opt for a 20-year term duration. Some clients may not be eligible. Refer to the Underwriting section on page 8 for eligibility information.
Is a 30-year term duration offered with this product?	No, the durations that are available for sale are 10, 15, and 20 years (see previous question for more details).
May I sell this product to anyone over the age of 60?	No, customers over the age of 60 are not eligible to purchase Simple Term with Vitality.
Which riders are available with this product?	The Accidental Death Benefit (for terminal illness) rider ³ is available at no additional cost.
Is a Return of Premium option available?	No, however a policy owner can earn up to 15% in premium cash back ⁴ each year for engaging in the John Hancock Vitality PLUS Program.
Does this product offer a conversion option?	No, Simple Term with Vitality does not give consumers the option to convert to a permanent policy.
Is this product available in all states?	Simple Term with Vitality is available in all states except Hawaii, New York and North Dakota.
How can I access the product rates?	The product's eApp contains a built-in quoting tool. To access, simply click "Apply Now" within the Simple Term with Vitality producer microsite at www.JHSimpleTerm.com .

Process

How do I get appointed to sell this product?	Your firm will send you an email detailing how to get appointed with John Hancock. Please note, Errors & Omissions (E&O) insurance is required prior to appointment.
Will I have access to the digital eApp prior to being appointed with John Hancock?	No, your appointment with John Hancock is required prior to receiving access to the eApp.
In which state do I need to be licensed?	Agents are required to be licensed in every state they intend to sell life insurance.
What is the application process?	Producers will set up an in-person meeting with the consumer to complete the application via a digital eApp that takes about 5-10 minutes to complete. The client will receive their underwriting decision within seconds of the application being submitted.
Is a tele-interview required to complete the application process?	No, given the instant-decision underwriting process, a tele-interview is not required.
May I submit a paper application for this product?	No, all applications must be submitted electronically via the digital eApp.
What if my client does not have an internet connection? May I complete the application offline and then submit later when I have access to the internet?	An internet connection is required to complete the application. There is no option to complete this application offline. In addition, each sale must be completed in person with the customer.
Can this policy be sold over the phone?	No, you must be with the customer in person when the application is completed in the digital eApp.
Will the policies be delivered by mail?	No, all policies will be electronically delivered to the customer via email.
What if my client does not utilize email?	Clients who do not utilize email will not be eligible to purchase this product.
How does the premium cash-back feature work?	Simple Term with Vitality offers your clients a premium cash back for healthy living. The premium cash back earned each year is based upon the Vitality Status achieved by the life insured as shown below: <ul style="list-style-type: none">• Bronze: 0%• Silver: up to 5%• Gold: up to 10%• Platinum: up to 15%

Process (cont.)

When is the premium cash back calculated and paid?	The premium cash back is calculated and paid at the end of each policy year.
May I write a policy on myself?	Yes.
What is the compensation rate for this product?	Please refer all compensation questions to your agency.
How often are commissions paid?	Commissions will be paid weekly — on Mondays — for policies issued up until the end of day Friday from the previous week.
Will the Vitality premium cash-back feature impact compensation?	No, the Vitality premium cash-back feature does not impact compensation. Compensation will be based on the total first-year premium.
What forms of payment will you accept?	Acceptable forms of payment are debit cards, credit cards, and automatic bank withdrawals. Payment will be collected in the digital eApp after the underwriting decision is rendered.
Who do my clients contact if they have any questions about their policy?	After the policy is issued, for general policy information customers can contact us at 1-844-237-9388. For questions on the John Hancock Vitality Program, customers can contact Vitality member support at 1-888-333-2659

John Hancock Vitality Program

Why should I offer my clients the John Hancock Vitality Program?	<p>At John Hancock, we believe life insurance should help people live longer, healthier lives. That's why we introduced John Hancock Vitality, a new kind life insurance that rewards people for living healthy. Here's why you should present this option:</p> <ul style="list-style-type: none">• Changes the conversation about life insurance: John Hancock offers more than just death benefit protection• A proven way to dramatically change your value proposition by putting your clients on the path to making better life and health decisions and increasing client engagement• Offers tangible “living benefits” your clients can enjoy now• Can help grow your business, as clients are recommending their John Hancock Vitality life insurance 2x more often⁵ than traditional life insurance owners
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Vitality Program (cont.)

How does the John Hancock Vitality program work?

Get started: After their policy is issued, clients begin the program by logging on to the Vitality member website and completing the online Vitality Health Review. Next, they can link a fitness device to the program to record activities and earn Vitality Points. The devices they can choose from include: Apple Watch Series 3 or Series 4⁶ (available for as little as \$25 by exercising regularly), a complimentary Fitbit device, or a discounted fitness tracker such as Garmin or Polar.

Earn points: Each year, members earn Vitality Points for things like exercising, getting annual health check-ups, and staying tobacco-free. All they have to do is record their activities using our easy online tools and mobile app. Clients will then earn a Vitality Status (Bronze, Silver, Gold, or Platinum) based on the number of points they accumulate each year.

Enjoy cash back and rewards: Your clients' Vitality Status (reflected by their healthy behaviors) earn them up to 15% premium cash back⁴ and rewards for travel, shopping, and entertainment.

What are some of the program rewards?

As your John Hancock Simple Term with Vitality clients accumulate Vitality Points and increase their Vitality Status, they can earn other rewards beyond premium cash back, including:

- **Apple Watch® Series 3 or Series 4** for as little as \$25⁶
- **12-month Amazon Prime membership** when they reach Platinum status three years in a row
- **Up to \$600 in healthy food savings**⁷
- **Exclusive discounts** at more than 350,000 eligible properties worldwide with Hotels.com⁸
- **12-month subscription to Headspace®**
- **Shopping and entertainment rewards**
- Complimentary **Fitbit® or wearable device discounts** (for clients who don't choose an Apple Watch), and **healthy gear discounts**



Vitality Program (cont.)

How does my client take advantage of the Vitality HealthyFood benefit?

There are two ways members can take advantage of the HealthyFood benefit — with Walmart and with NutriSavings. Members can participate in one or both.

NutriSavings (NS): Members log on to their John Hancock Vitality account “to link” the NS website. They create a NS account and link their frequent shopper grocery card or number to their NS account. This connects their NS account to their Vitality account. **Members provide their frequent shopper number to the cashier during checkout, which in turn sends data to NS so that Vitality Points are automatically awarded.**

Walmart: Members order a Walmart HealthyFood card from their Vitality account. A card will be mailed to them, which they can swipe during checkout at Walmart. **Swiping their card sends the data to their John Hancock Vitality account, and Vitality Points are automatically awarded.**

Which grocers offer savings to Vitality HealthyFood members?

In addition to Walmart, Vitality HealthyFood members may also take advantage of the HealthyFood benefit through the following NutriSavings-affiliated retailer list (current as of 1/1/2019):

ACME Markets	Fresh Market	Prathers
Adams	Gary's	Price Chopper
Apple Market	Giant	Price Chopper KS-MO-IA
Bashas'	Giant Eagle	Ralphs
Big Y	Giant or Martin's	Reasor's
BJ's	Hannaford	Redners
Blair's	Hen House	Remke Bigg's
Bowman's	Home Chef (Meal Ordering)	Roche Bros.
Bratchers	Homeland	Rons
Brookshire Bros.	Jewel-Osco	Schnucks
Broulim's	JustSave	Shaw's/Star Market
Buehlers	King Kullen	Shoppers Food & Pharmacy
C&R Markets	Kings Super Markets	ShopRite
Copps	King Soopers	Shurfine
Country Mart (Oklahoma)	Kmart	ShurSave
CVS	Kroger	Smith's
D&W Fresh Market	Lin's	Soelberg's
Dan's	Lowes Foods	Stater Bros. Markets
Davis	Macey's	Stauffers of Kissel Hill
Dick's	Mariano's	Stewart's
Dorothy Lane	Martin's IGA Plus	Stokes
Econofoods	Martin's	Stop & Shop
Family Fare	Meijer	Tops
Family Owned Markets	Native Sun	Valu Market
Farm Fresh	Nichols Dollar Saver	VG's
Festival	Peapod (online retailer)	WalMart
Food City	Peterson's	Wegmans
Food City - (Maine)	Pick 'n Save	Weis Markets
Food Lion	Piggly Wiggly in SC or GA	Woods
Foodtown	Piggly Wiggly in WI or IL	Woodman's
Fred Meyer		
Fresh Direct (online retailer)		

Vitality Program (cont.)

Can my clients use a Fitbit to track their activity?

Yes. To take it a step further, members can connect almost any wearable device, as long as they connect it to Apple's iOS health app or Android's Google Fit app — which in turn are connected to the John Hancock Vitality mobile app. This will ensure that any exercise will count towards earning Vitality Points.

Can my clients use their own Apple Watch or Fitbit to track their fitness?

Yes.

How does Active Rewards with Apple Watch program work?

John Hancock is excited to offer clients the opportunity to earn Apple Watch Series 3 or Series 4 through its Active Rewards with Apple Watch program. Here is a brief overview of how the program works:

- Your clients can order Apple Watch Series 3 or 4 for an initial payment of \$25 plus sales tax.
- Their Apple Watch Series 3 or 4 monthly payments will then be based on the number Vitality Points they earn from the Standard or Advanced Workouts they complete each month over a 24-month period.
- The more points they earn, the less they'll pay for their Apple Watch Series 3 or 4.

Note: Monthly charges vary based on the number of Vitality Points they earn and the Apple Watch Series 3 or 4 model they choose (38mm or 42mm case size). This program applies to Apple Watch Series 3 or 4. Upgrade costs may apply based on your clients' choice of case finish or band type. Apple Watch Series 3 or 4 are available only to John Hancock Vitality members who have not previously ordered an Apple Watch through the program.

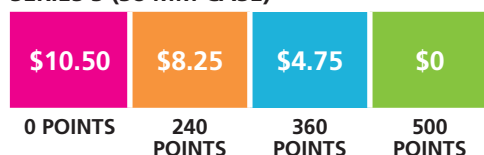
Vitality Program (cont.)

How will my clients monthly Apple Watch payments be determined?

When your clients earn 500 Vitality Points from Standard and Advanced Workouts each month (see below), they pay nothing for their Apple Watch. Otherwise, their payments will be based on the watch they choose and the number of points they earn.

There are two great options for your clients to choose from: the Apple Watch Series 3 with a 38 mm case or the new Apple Watch Series 4 with a 40 mm case. Additional fees will apply if your clients choose upgraded watch features like GPS, cellular, larger case sizes, and certain bands and case materials.

SERIES 3 (38 MM CASE)



SERIES 4 (40 MM CASE)



What activities can my clients do to get credit for their workouts?

There are many activities your clients can do to earn Vitality Points, including the following:

	STANDARD WORKOUT (20 VITALITY POINTS)	ADVANCED WORKOUT (30 VITALITY POINTS)
Active calories burned using Apple Watch	Personalized between 200–1,250	Personalized between 300–1,875
Steps using any supported device	10,000	15,000
Minimum calories burned using an approved vitality device	200	300
Minutes of exercise @ 60% of max heart rate	30	45
Verified gym visit	30 minutes	Not Applicable

NOTE: Points earned from Light Workouts cannot be applied towards Apple Watch payments. Clients can earn **Vitality Points** through their **Active Calories** found in the John Hancock Vitality app: click the **More** tab, and then select **Health app**. They can also use the number of steps tracked or calories burned on any other supported device, exercise with a heart rate monitor, or log a verified gym visit to receive credit for a Standard or Advanced workout.

Pre-Qualification Information

While Simple Term with Vitality provides your clients an affordable, instant-decision life insurance policy, some clients may not be eligible. Please refer to the flyer *Simple Term with Vitality — Important Pre-Qualification Information* for additional details on what may “knock-out” a client’s application. Below are a few questions you may have.

How does height and weight impact client eligibility?	Clients who have a Body Mass Index (BMI) of 42 or below should be eligible for Simple Term with Vitality.
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Is vaping (E-cigs) considered tobacco use?	Yes.
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What if client uses 0mg nicotine e-cigs?	The Simple Term with Vitality application asks a question regarding use of nicotine, tobacco and smoking-cessation products. Use of any of these three products within the past 12 months renders the tobacco risk class.
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Are people with diabetes eligible for this product?	Yes, offers will be based on current age, age of onset, treatment, etc.
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Are people with diabetes who use insulin eligible?	If the client is insulin dependent and under 40 years of age, they will not be eligible.
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What type of information do you collect regarding a client’s mental health?	Please refer to the ineligible conditions section in <i>Simple Term with Vitality — Important Pre-Qualification Information</i> for details.
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Does John Hancock accept Individual Taxpayer Identification Number (ITIN) holders or only US citizens?	Only US citizens, and permanent residence/green card holders are eligible for this product.
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FOR MORE INFORMATION

Call **866-595-7361**, or for more information,
go to ***JHSimpleTerm.com***.

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.
2. Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application and underwriting approval. John Hancock may conduct a post-issue quality review to verify the accuracy of the information in the application received. This may include — but is not limited to — request for medical records. A policy may be rescinded if the review of post-issue information reveals a material misrepresentation.
3. Provides a "living benefit" if the insured is certified to be terminally ill. Benefits may be taxable under current tax law. Policy must be owned by the insured. Clients should consult their personal tax advisers 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. The remaining death benefit is reduced by one year's interest at current loan rate on the benefit paid.
4. Cash back for the Simple Term with Vitality is based on factors like underwriting, the terms of the policy, and the level of the insured's participation in the John Hancock Vitality Program.
5. John Hancock's Net Promoter Score Data, reported from Clarabridge April 2017.
6. Your customers can order Apple Watch Series 3 (GPS) or Series 4 (GPS) 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 workouts completed. Upgrade fees apply if your customers choose (GPS + Cellular) versions of Apple Watch Series 3 or Series 4, larger watch case sizes, and certain bands and case materials. 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 Vitality HealthyFood benefit is available to your clients on qualified purchases during their first program year regardless of their Vitality Status. In subsequent program years, HealthyFood discounts are available only if they achieve Gold or Platinum status. No matter what their Vitality Status is, they'll continue to accumulate Vitality Points for the healthy food purchases they make.
8. Hotels.com discounts are valid for two nights per program year. The amount of discount will vary based upon the coverage amount, and the Vitality Member's Vitality Status (Bronze, Silver, Gold, Platinum).

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For Amazon.com Gift Cards, restrictions apply, see Amazon.com/GC-legal.

REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

John Hancock Vitality Program rewards and discounts are available only to the person insured under the eligible life insurance policy.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

Insurance products issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210.

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