

New York producers: Vitality rewards your clients, and we'd like to reward you

At John Hancock, we believe your life insurance company should help you live a longer, healthier life. John Hancock Vitality is good for your New York clients—and now, its good for you too!

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

How it works

Example – Vitality bonus payout structure by premium:

Vitality PLUS added	Total bonus	Paid in	
		Year 2	Year 3
At issue or within the first 90 days	10%	2%	8%
91 days through year 2	5%	1%	4%
After year 2	0%	0%	0%

All compensation statements will be clearly marked “Vitality bonus” for easy identification.

Note: This bonus is paid as renewal compensation for premium paid in years 2 and 3.

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

Get started today!

New York

1. Effective on policies issued on or after January 10, 2020. This bonus is available on permanent policies only, and is not available on Term or Variable. Institutions or wholesaled business in banks and wirehouses are not eligible or if prohibited by firm. The bonus is restricted to base compensation on premiums paid in the stated years as renewal compensation. Please refer to your firm compensation rules for additional information. John Hancock reserves the right to discontinue this additional compensation at any time. If the Vitality Rider is terminated, this additional compensation will not be provided.

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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 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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Now, it's easier than ever to:

- Present Vitality on all your cases
- Give all your clients the type of life insurance they prefer
- Sell and recommend John Hancock Vitality
- Differentiate yourself in the marketplace

