

# Illustrate at Bronze!

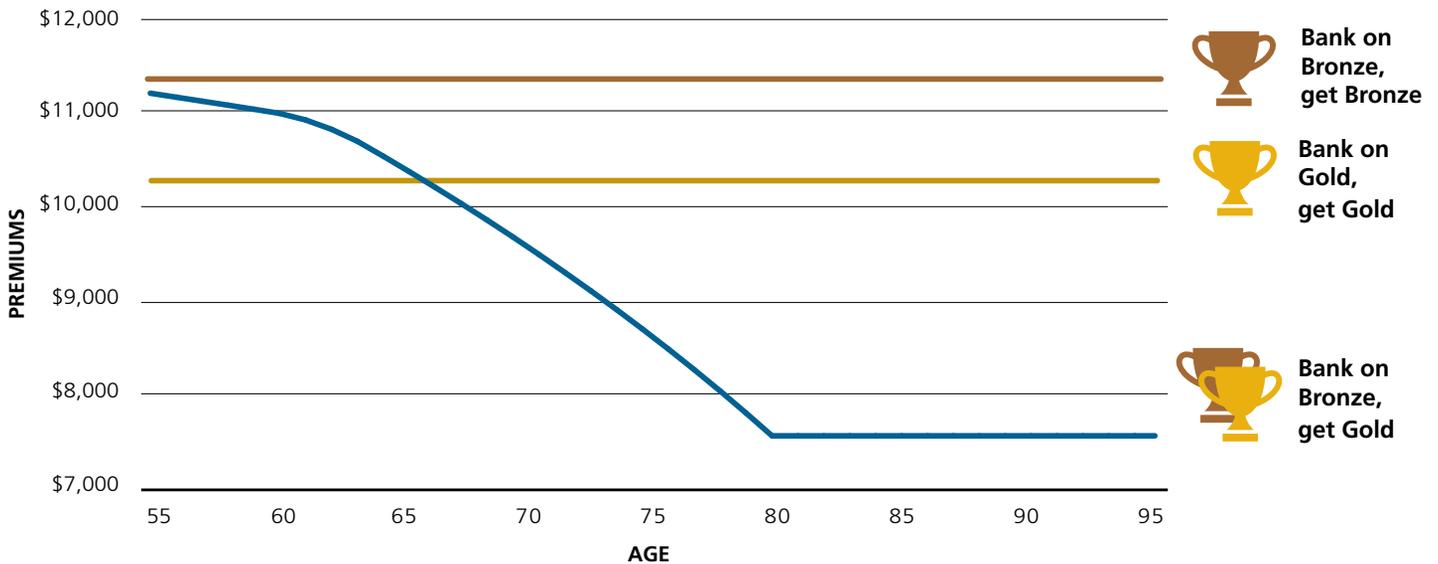
## Help protect your clients from premium increases

When you illustrate your John Hancock Vitality cases at a bronze status, your clients' premiums will never go up due to their level of engagement in the program. But if they earn a Silver, Gold, or Platinum Status, like most of our members, their premiums will actually go down!<sup>1</sup>

See how much your clients can save when you illustrate Bronze, but they actually achieve a Gold Status by staying active and participating in the program!



### A client decides to bank on Bronze... and gets Gold



Protection UL, age 55, \$1 million of coverage, Preferred Non-Smoker, current interest rate of 4.95%, solving for \$1 at age 121. Bronze (example 1) is guaranteed for 33 years. Gold (example 2) is guaranteed for 30 years. Banking on Bronze, getting Gold (example 3) is guaranteed for 30 years. This is a supplemental illustration. Not all benefits and values are guaranteed. The assumptions on which the non-guaranteed elements are based are subject to change by the insurer. Actual results may be more or less favorable.

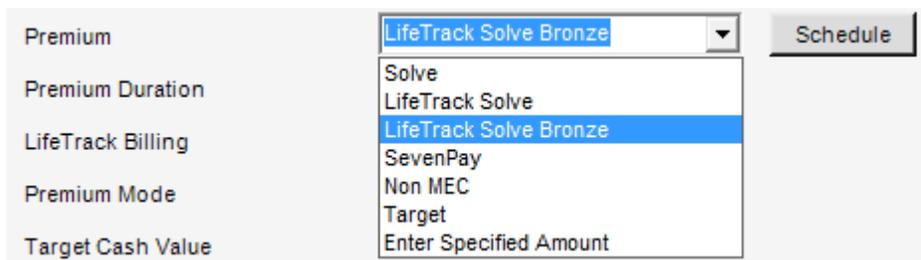
### Don't forget to add LIFETRACK

When you add our complimentary LifeTrack service to a John Hancock Vitality policy, your clients will always know how much premium to pay to stay on track to meet their insurance goals. That's because LifeTrack calculates a new premium every year that takes into account actual policy performance, updated assumptions about the future, and your client's Vitality status.

## It's easy to illustrate at bronze

**STEP 1:** Set Vitality and LifeTrack to "Yes" in JH Illustrator.

**STEP 2:** Select "LifeTrack Solve Bronze" as your premium type in JH Illustrator. If a policy is issued with this selection, the client's bill will always assume a Bronze Status in future years, regardless of their level of engagement up to that point.



The screenshot shows a form with several fields on the left and a dropdown menu on the right. The fields are: Premium, Premium Duration, LifeTrack Billing, Premium Mode, and Target Cash Value. The dropdown menu is open, showing the following options: LifeTrack Solve Bronze (selected), Solve, LifeTrack Solve, LifeTrack Solve Bronze, SevenPay, Non MEC, Target, and Enter Specified Amount. A 'Schedule' button is visible to the right of the dropdown menu.

**STEP 3:** Under "Assumed Vitality Status", select the status level you'd like to assume on the illustration. Remember, your client's bill will always assume a Bronze Status in future years, but on the illustration you can see how the premium would decrease each year if each of the other three status levels were reached. You'll also notice that the premium can never go up due to their engagement level – so, the client can only get good news!<sup>1</sup>

**For additional information, call your John Hancock Salesperson or National Sales Support at 888-266-7498, option 2.**

1. LifeTrack premiums could still increase or decrease for other reasons, such as a change in paid premium or crediting rate.

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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. Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy and Healthy Engagement Rider.

Premium Savings will apply based on the Status attained by the life insured.

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

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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