

SPOTLIGHT

YOUR SOURCE FOR THE LATEST JOHN HANCOCK INSURANCE NEWS

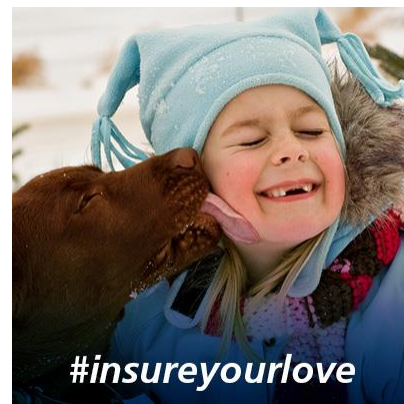
Feature Story: Making Coverage More Affordable and Accessible for Clients with Substandard Ratings

John Hancock Vitality has something to offer everyone, but it can be especially beneficial for people with less than perfect health. Not only can it make their coverage more affordable, but it can also motivate them to live healthier lives. [See how](#) we're offering these clients savings of as much as 20% when they elect Vitality PLUS on their permanent policies!

SOCIAL MEDIA

#InsureYourLove Social Media Posts

According to LifeHappens.org, love is the #1 reason people buy life insurance. And with Valentine's Day on the horizon, it's the perfect time to reach out to clients and prospects and talk to them about how life insurance can protect the people they love. These [social media posts](#) and this consumer-approved [flyer](#) can help you start the conversation!



PRODUCT

Loan Choices and Flexibility

Accumulation IUL '18 offers unmatched cash value accumulation potential and flexible, customer-friendly policy options. [See how](#) our new Fixed Indexed Loan allows clients to access their policy's cash value while remaining linked to the market, along with the security of a guaranteed loan charge rate of 5%.

ADVANCED MARKETS

On Demand AALU Webinar

Tune in as industry expert, Caroline McKay, AVP & Counsel Advanced Markets, provides insight on what sophisticated life insurance advisors need to know about gifting in 2019. [Watch Now](#)

Financial Planning Magazine Goes Live with Carly Brooks

Carly Brooks, Associate Counsel, Advanced Markets, recently published an article titled "[A new special needs planning approach under the tax overhaul,](#)" on the *Financial Planning* website. The article also appeared on the *On Wall Street* and *Bank Investment Consulting* websites.

DOING BUSINESS WITH US

Improved Guidelines for Foreign Nationals

[See how](#) we're making it even easier for foreign national clients with U.S. interests to qualify for life insurance coverage!

STATE APPROVALS

Preliminary Funding Account (PFA) on Accumulation IUL '18 is now approved in Virginia. [Learn More](#)

Long-Term Care Rider (LTCR '18) is now approved in North Dakota. [Learn More](#)

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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.

Loans will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as modified endowment contracts may be subject to tax when a loan is made. A federal tax penalty of 10% may also apply if the loan is taken prior to age 59 1/2.

Fixed Index loans carry significantly more risk to the policy owner than standard loans. For additional information concerning policy loans, please see the product Producer Guide. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

Some riders may have additional fees and expenses associated with them.

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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