

SPOTLIGHT

YOUR SOURCE FOR THE LATEST JOHN HANCOCK INSURANCE NEWS

LEADERSHIP ANNOUNCEMENT

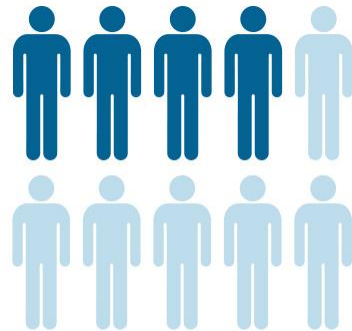
John Hancock Insurance has announced two key leadership appointments, naming **Brooks Tingle, President and CEO**, and **Linda Levyne, Senior Vice President, Head of Sales and Distribution**. [Learn More →](#)

BREAKING NEWS!

John Hancock Enters the Critical Illness Market

Now, with the **new Critical Illness Benefit rider** there's a living benefit that can offer your clients a lump-sum, income tax-free² payment -- up to \$250,000 -- that's separate from, and in addition to, their life insurance benefit.

- Available on **Protection IUL** and **Accumulation IUL**
- Helps protect your clients from the financial burden associated with a critical illness event such as heart attack, cancer or stroke



Nearly 40% of people will be diagnosed with some form of cancer in their lifetime. The number of people living beyond a cancer diagnosis reached nearly 14.5 million in 2014¹

[Learn More](#)

JOHN HANCOCK VITALITY



Apple Watch® Series 3

Apple Watch Series 3 is now available to more John Hancock Vitality customers than ever before -- and that means more sales, more referrals, and more opportunities for you! [Watch Video](#) →

Apple Watch and John Hancock Term

4 million people will buy Term Life insurance this year.³ 800,000 of them also plan to buy an Apple Watch.⁴ Why not sell the only life insurance that offers both? [Download Flyer](#) →

ADVANCED MARKETS

JHAM Radio – Explore How Critical Illness Riders Work

Listen as Carly Brooks, Associate Counsel, and Ken Smith, of Ken Smith Sales Training & Consulting, discuss how critical illness riders work, the types of illnesses they cover, and who can benefit from owning a life insurance policy with a CI rider. [Listen Now.](#) →

Beyond Tax Reform: Wealth Transfer Planning Opportunities

The new Wealth Transfer Planning Opportunities BYA highlights some of the ways that life insurance can play an important role in tax planning in light of the December 2017 tax changes, particularly with respect to its ability to enhance the legacy left to loved ones and facilitate numerous wealth transfer planning goals. [Download Now](#) →

2018 Fingertip Tax Guide

The 2018 Fingertip Tax Guide has been updated to reflect changes made under the Tax Cuts and Jobs Act of 2017. This practical reference tool gives estate and income tax rates for the year and much more. [Download Now](#) →

MARKETING

Love is ... A Powerful Motivator

According to [Life Happens](#), 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 (or things) they love. These [social media posts](#) and this consumer-friendly [flyer](#) can help you start the conversation!



INTRODUCING JOHN HANCOCK'S

Critical Illness Benefit Rider

LEARN MORE

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1. National Cancer Institute. Cancer Statistics. March 22, 2017. <https://www.cancer.gov/about-cancer/understanding/statistics>
2. John Hancock anticipates that the Critical Illness Benefit paid under this rider will generally be excludable from income under Internal Revenue Code Section 104(a)(3). However, the benefit may not qualify for this exclusion with certain third-party ownership arrangements.
3. Projection based on U.S Individual Life Insurance Sales Trends 1975-2016, LIMRA, 2017.
4. Survey conducted by Qualtrics on behalf of John Hancock. Respondents between the ages 18-70 years. Nationally representative in terms of age, income and gender. Survey in field from 9/29/17-10/3/17.

The Critical Illness Benefit rider provides a one-time lump sum benefit for covered critical illnesses subject to eligibility requirements and the policy and rider provisions. The benefit will not be paid for critical illnesses initially diagnosed before the rider effective date or during the waiting period. See the product producer guide for additional details. The rider is not available in all states and state variations may apply.

Your clients can order Apple Watch Series 3 (GPS) for an initial payment of \$25 plus tax and over the next two years, monthly payments are based on the number of workouts completed. Upgrade fees apply if they choose Apple Watch Series 3 (GPS + Cellular), certain bands and case materials. A Retail Installment Agreement with the Vitality Group will need to be signed electronically at checkout. Apple Watch Series 3 (GPS) requires an iPhone 5s or later with iOS 11 or later. Apple Watch Series 3 (GPS + Cellular) requires an iPhone 6 or later with iOS 11 or later.

Apple Watch Series 3 (GPS + Cellular) and iPhone service provider must be the same. Cellular is not available with all service providers. Roaming is not available outside their carrier network coverage area. Wireless service plan required for cellular service. They need to contact their service provider for more details. Check www.apple.com/watch/cellular for participating wireless carriers and eligibility.

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

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