Mastering Your Indexed UL Sales

Leverage our new "IUL Academy — Mastering Index UL Sales" website to deepen your IUL understanding and help expand your sales in this fast-growing market segment.

- If you're a new IUL seller, explore the site for basic knowledge that will allow you to gain a strong foothold in this exciting opportunity for growth
- If you're an experienced IUL seller, check out the site’s illustration tips and post-issue support tips to take your service up a notch

To learn even more, be sure to join our IUL education webinar series starting with IUL Basics on July 10th, and followed by Deep Dive into IUL on July 24th.

JOHN HANCOCK VITALITY


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 coverage more affordable for your clients with substandard ratings, but it can also motivate them to live healthier. See how we’re offering these clients savings of as much as 20% when they elect Vitality PLUS — now available on
all Vitality eligible single-life permanent policies, including Protection VUL and Accumulation VUL! (For New York version of this material, click here.)

Check out our revised FAQ to get the facts on our enhancements to Vitality PLUS for clients with substandard ratings.

**ADVANCED MARKETS**

**New Planning in Action Focusing on Executive Bonus Plans**

Take a look at how our Advanced Markets consultants and a producer explored the various executive benefit options available to the owner of a small business, ultimately leading to the selection of a 162 Executive Bonus Plan design for a key employee.

**NEW BUSINESS**

**New CSO Endorsement for Vitality PLUS Upgrades**

Due the upcoming 2017 CSO transition (effective January 1, 2020), 2001 CSO permanent policies issued with Vitality GO will now receive a policy endorsement to contractually allow for upgrades to Vitality PLUS within the first 25 months of owning the policy. Please note the following:

- The endorsement will be included with Accumulation VUL '14, Protection SIUL '16, and Accumulation IUL '18 policies
- Policyholders with Vitality GO policies issued between October 1, 2018 and July 1, 2019 will receive the endorsement via a mailing later this year (producers will receive a copy as the letters are sent)
- The endorsement is not applicable in New York, Puerto Rico, or Washington
- The endorsement is pending approval in California
- Vitality PLUS is not available for 2001 CSO policies after December 31, 2019 unless the policy is endorsed prior to January 1, 2020

If you have any questions, please contact your local John Hancock salesperson.

**STATE APPROVALS**

- Protection IUL is now approved in New York. Learn More.
- Vitality Term is now approved in California. Learn More.
This material is for Institutional / Broker-Dealer use only. Not for distribution or use with the public.

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. Premium savings over the life of the policy will vary based upon policy type, the terms of the policy, and the level of the insured’s participation in the John Hancock Vitality program. Variable life insurance is sold by product and fund prospectus, which should be read carefully. They contain information on the investment objectives, risks, charges and expenses of the variable product and its underlying investment options. These factors should be considered carefully before investing.

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 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595 and securities are offered through John Hancock Distributors LLC through other broker/dealers that have a selling agreement with John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02116.

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