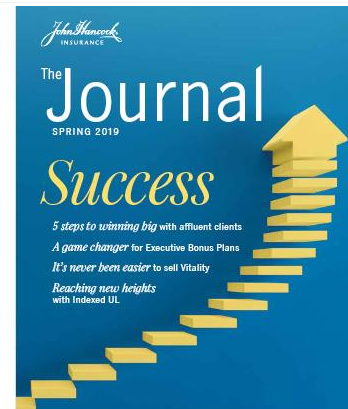


SPOTLIGHT

YOUR SOURCE FOR THE LATEST JOHN HANCOCK INSURANCE NEWS

Feature Story: NEW Journal — Hot Off the Press!

We want you to achieve the highest level of sales success, and our latest issue of the *The Journal* is focused on helping you do just that. Gain insights into strategies that can open up new opportunities, with articles such as: *5 steps to winning big in the affluent market*; *How to engage clients and prospects with an all-star LinkedIn profile*; and *A game changer for Executive Bonus Plans*.



Access [additional articles](#), or contact your John Hancock representative for a printed copy.

JOHN HANCOCK VITALITY

Vitality PLUS Enhancements for Clients with Substandard Ratings

Check out our [new FAQ](#) and get all the facts on our recent enhancements to Vitality PLUS for clients with substandard ratings.

Some Things in Life are Free!

It's never been easier to sell John Hancock Vitality. That's because Vitality GO is now included on all our policies at no additional charge — so, you don't really have to "sell it" at all! [Read more](#).

ADVANCED MARKETS

Why Create an Estate Plan?

Life insurance can play a key role in your clients' estate planning, and [this guide](#) shows you how — from basic tools to more sophisticated planning techniques.

DOING BUSINESS WITH US

Important Information — John Hancock's Anti-Money Laundering Training Program

Key Dates: Beginning May 2, 2019, producers' anti-money laundering (AML) course-completion date on file at John Hancock must be on or after January 1, 2018, and prior to the signing date of a new business application.

Training Details: Producers who have not completed AML training in 2018 or 2019, should refer to John Hancock's AML training approach outlined in [this letter](#) for further information on what actions are necessary. [This information notice](#) also provides information related to John Hancock's AML program.

Please share this information with your firms and colleagues. [Please also note that producers who have completed a LIMRA AML course in 2018 or 2019 — or previously provided evidence of AML training that was completed in 2018 or 2019 — have satisfied John Hancock's AML training requirement for our 2019 training campaign.]

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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.

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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