

SPOTLIGHT

YOUR SOURCE FOR THE LATEST JOHN HANCOCK INSURANCE NEWS

Feature Story: Exceptional underwriting to help you make the sale

Let us help you put the pieces together to close more sales! Take advantage of our competitive decisions, streamlined application process, outstanding expertise, and interactive tools to ensure the best possible results for you and your clients.

[Learn More](#)



JOHN HANCOCK VITALITY

Three years of proven success

Celebrating three years of innovation, growth and healthy living with John Hancock Vitality. [Find out](#) how it has been adding real value to client relationships, driving sales and opening new sales opportunities.

ADVANCED MARKETS

Clearing up the confusion: LTC and Critical Illness riders

Logon to the latest [AM Blog](#) for a better understanding of how John Hancock's Critical Illness Benefit rider and LTC rider offer distinct types of coverage and can help protect your clients (and their loved ones) through all stages of life.



WEBINAR:
How Life Insurance
Can Help Your Clients
Secure Their "Legacy
with a Purpose"

WATCH NOW

WEBINAR: How life insurance can help your clients secure their "Legacy with a Purpose"

Ready to learn how combining life insurance and a special type of trust can help secure your client's legacy in a way that's affordable, flexible, and tax-efficient? [Watch](#) our webinar replay.

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.

The Critical Illness Benefit Rider provides a one-time lump sum benefit for covered critical illnesses subject to eligibility requirements. 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 Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. There are additional costs associated with this rider. The Maximum Monthly Benefit Amount is \$50,000. When the death benefit is accelerated for long-term care expenses it is reduced dollar for dollar, and the cash value is reduced proportionately. Please go to www.jhsaleshub.com to verify state availability.

This material is for Institutional / Broker-Dealer use only. Not for distribution or use with the public.

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.

MLINY043018244